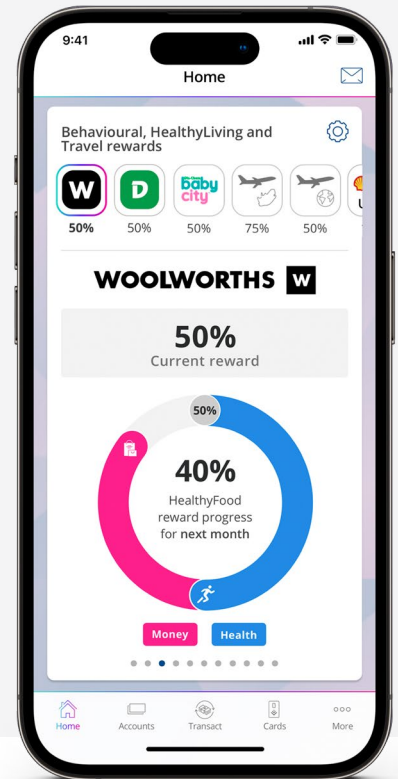
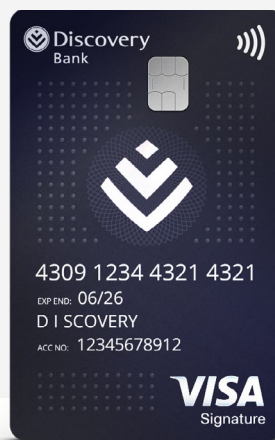



Discovery Bank **rewards guide**

Black Collection

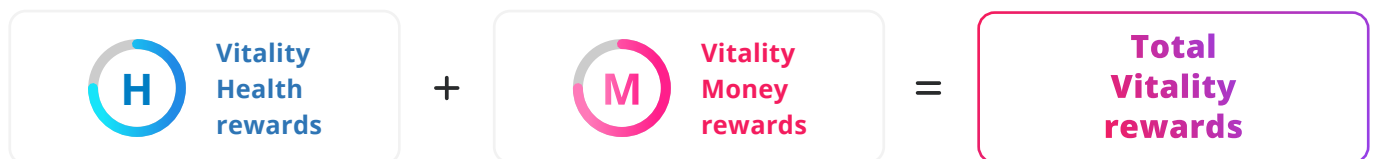
Effective 1 January 2025



Your dynamic lifestyle rewards are your **total Vitality rewards**, which consist of your Vitality Health and Vitality Money rewards combined.

 rewards are awarded to you in **Discovery Miles**

R rewards are upfront discounts or paid to you as cash back



Discovery Bank clients with both Vitality Health and Vitality Money earn boosted dynamic lifestyle rewards. Don't have Vitality Health? You'll still qualify for the Vitality Money portion of the total Vitality reward.



You get **Vitality Health rewards** based on a combination of:

- Whether you have a full Vitality Health membership
- Whether you activate your benefits
- Whether you have completed your Vitality Health assessments.



You get **Vitality Money rewards** based on a combination of:

- Whether you have unlocked Vitality Money on the banking app
- Your Vitality Money status
- Your qualifying Discovery Bank product
- Whether your account qualifies for rewards at the time of calculation
- Your qualifying Discovery Bank card spend.

Black Collection rewards overview

% = Vitality Health reward
% = Vitality Money reward
% = Total Vitality reward

	DISCOVERY BANK BLACK SUITE	DISCOVERY BANK BLACK CREDIT CARD ACCOUNT	DISCOVERY BANK BLACK TRANSACTION ACCOUNT (BUNDLED FEES)	DISCOVERY BANK BLACK TRANSACTION ACCOUNT (PAY-AS-YOU- TRANSACTION FEES)
	If you have both Vitality Health and Vitality Money ¹			
HealthyFood, HealthyCare and HealthyBaby	50% = 25% ⊕ 25%	50% = 25% ⊕ 25%	25% = 25% -	25% = 25% -
Local flights	75% = 25% ⊕ 50%	60% = 25% ⊕ 35%	75% = 25% ⊕ 50%	25% = 25% -
International flights	50% = 25% ⊕ 25%	50% = 25% ⊕ 25%	35% = 25% ⊕ 10%	25% = 25% -
Accommodation and car hire	25%	25%	25%	25%
Dream Destinations	15%	15%	-	-
Lounge visits	24 domestic 8 international 6 worldwide	12 domestic 4 international 6 worldwide	12 domestic 4 international 6 worldwide	6 worldwide
Fuel and Uber rides	15%	15%	-	-
Home Partner Network	15%	15%	15%	3%
Life Integrator Miles	5%	5%	-	-
Base Discovery Miles	£1 per R15	£1 per R20	£1 per R20	-
	If you only have Vitality Money, and don't have Vitality Health ¹			
HealthyFood, HealthyCare and HealthyBaby	25%	25%	-	-
Local flights	50%	35%	50%	10%
International flights	25%	25%	10%	10%
Accommodation and car hire	25%	25%	25%	10%
Dream Destinations	15%	15%	-	-
Lounge visits	24 domestic 8 international 6 worldwide	12 domestic 4 international 6 worldwide	12 domestic 4 international 6 worldwide	6 worldwide
Fuel and Uber rides	15%	15%	-	-
Home Partner Network	15%	15%	15%	3%
Life Integrator Miles	5%	5%	-	-
Base Discovery Miles	£1 per R15	£1 per R20	£1 per R20	-

¹ Displayed rates indicate maximum 'up to' reward percentage. Limits, Ts&Cs apply.

How **what you spend** affects your rewards

Your monthly spend on your qualifying Discovery Bank cards determines your Vitality Money rewards.

- If you have a **Discovery Bank Credit Card Account** or **Discovery Bank Suite**, we count your card spend linked to your credit card accounts or foreign currency accounts.
- If you have a **Discovery Bank Transaction Account**, we count your card spend linked to your transaction accounts or foreign currency accounts.

This includes any qualifying spend on **additional** or **secondary** cards. For select benefits, we'll use your average monthly spend over the past 12 months, and not just your spend from the previous month.

Know what spend qualifies towards your rewards

Your qualifying spend includes local and international straight or budget Discovery Bank card purchases that have been banked by a merchant (online or in-store).

Qualifying spend also includes prepaid products and services that you have purchased through the Discovery Bank app, Health Pay and Vitality Pay transactions, Vitality Travel bookings and visits to The Lounge paid for using your cards.

Transactions that don't qualify towards spend:

- Cash withdrawals
- Traveller's cheque purchases
- EFTs
- Debit orders
- Budget facility transfers
- Gambling transactions
- Contact Payments
- Payments made through online banking
- **For Discovery Bank Credit Card Account and Suite client**
 - Any card spend linked to your transaction account

How your Vitality Money status affects your rewards

Improve your Vitality Money status to unlock higher rewards. As your financial health improves, so will your Vitality Money status, and your rewards can increase.

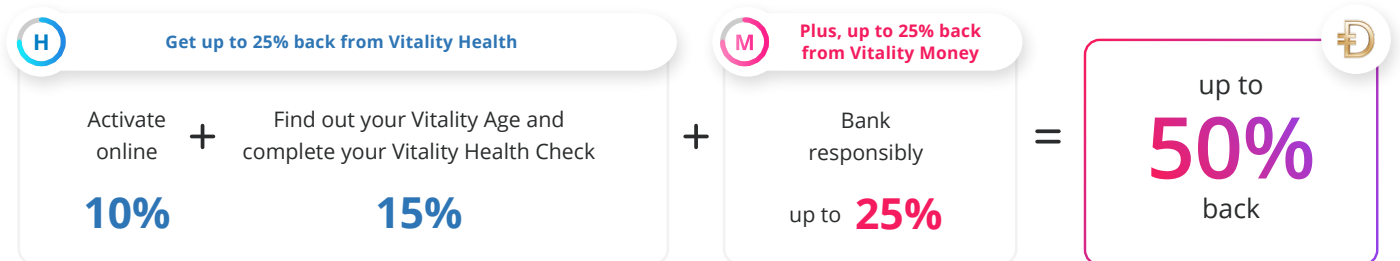
about how to manage and improve your Vitality Money status and get to Diamond status.

Average monthly spend

When calculating rewards for select benefits, we look at your Vitality Money status and your average monthly spend on your Discovery Bank cards over the past 12 months measured since the time you've had a Discovery Bank product eligible for rewards (i.e. a Discovery Account, Discovery Bank Transaction Account, Discovery Bank Credit Card Account, or Discovery Bank Suite).

- If you upgraded from a Discovery Account or Discovery Bank Transaction Account to a Discovery Bank Credit Card Account or Discovery Bank Suite, we'll count your qualifying spend before and after you upgraded separately based on the product you had at the time.
- If you have not had a qualifying Discovery Bank product for twelve months, we'll use your average monthly spend for the number of months available. However, if you switched from the previous Discovery Card product to a Discovery Bank Credit Card Account or Discovery Bank Suite, we'll count your Discovery Card product spend history from before upgrading.
- If you've recently joined Discovery Bank as a new client, in your first two calendar months your Vitality Money rewards will be based on the maximum reward percentage available for your Vitality Money status, regardless of how much you've spent. From the first day of your third calendar month, we'll start using your actual spend history to determine your rewards.

HealthyFood rewards

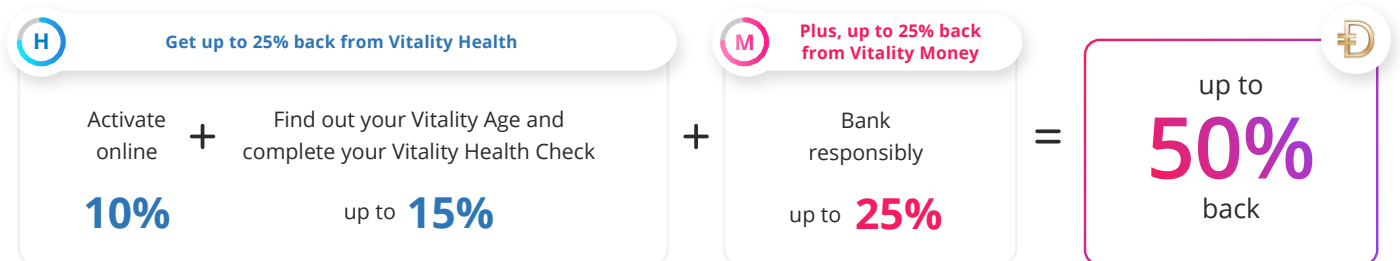


If you **have Vitality Money** (with or without Vitality Health), you're eligible to earn the following rewards from Vitality Money:

M Vitality Money rewards of up to **25%** back

M		DISCOVERY BANK BLACK SUITE		OR		DISCOVERY BANK BLACK CREDIT CARD ACCOUNT	
VITALITY MONEY REWARDS	Monthly spend	Vitality Money status					
		Blue	Bronze	Silver	Gold	Diamond	
	R0 – R2,999	0%	0%	0%	0%	0%	
	R3,000 – R5,499	5%	5%	5%	5.5%	7.5%	
	R5,500 – R8,499	5%	5%	5%	6%	8.5%	
	R8,500 – R11,499	5%	5%	6%	7.5%	10%	
	R11,500 – R14,499	5%	6%	7.5%	9%	12.5%	
	R14,500 – R17,499	6%	7.5%	9%	11%	15%	
	R17,500 – R22,499	7%	8.5%	10.5%	13%	17.5%	
	R22,500 – R27,999	8%	10%	12%	15%	20%	
	R28,000 or more	8%	12.5%	15%	18.5%	25%	

HealthyCare and HealthyBaby rewards

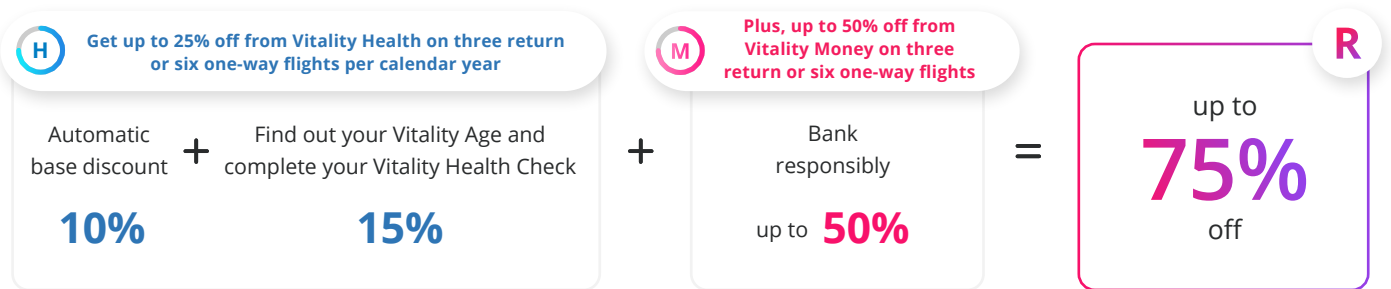


If you **have Vitality Money** (with or without Vitality Health), you're eligible to earn the following rewards from Vitality Money:

M Vitality Money rewards of up to **25%** back


M		DISCOVERY BANK BLACK SUITE		OR		DISCOVERY BANK BLACK CREDIT CARD ACCOUNT	
VITALITY MONEY REWARDS	Monthly spend	Vitality Money status					
		Blue	Bronze	Silver	Gold	Diamond	
	R0 – R2,999	0%	0%	0%	0%	0%	
	R3,000 – R5,499	5%	5%	5%	5.5%	7.5%	
	R5,500 – R8,499	5%	5%	5%	6%	8.5%	
	R8,500 – R11,499	5%	5%	6%	7.5%	10%	
	R11,500 – R14,499	5%	6%	7.5%	9%	12.5%	
	R14,500 – R17,499	6%	7.5%	9%	11%	15%	
	R17,500 – R22,499	7%	8.5%	10.5%	13%	17.5%	
	R22,500 – R27,999	8%	10%	12%	15%	20%	
R28,000 or more	8%	12.5%	15%	18.5%	25%		

Local flights rewards



If you **have Vitality Money** (with or without Vitality Health), you're eligible to earn the following rewards from Vitality Money:

M Vitality Money rewards of up to **50% off**

	DISCOVERY BANK BLACK SUITE						DISCOVERY BANK BLACK CREDIT CARD ACCOUNT					
	<div>OR</div> DISCOVERY BANK BLACK TRANSACTION ACCOUNT (BUNDLED FEES)											
VITALITY MONEY REWARDS	Average monthly spend	Vitality Money status					Vitality Money status					
		Blue	Bronze	Silver	Gold	Diamond	Blue	Bronze	Silver	Gold	Diamond	
	R0 – R2,999	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
	R3,000 – R5,499	5%	6%	7.5%	9%	11%	5%	5%	5%	6%	8%	
	R5,500 – R8,499	6%	7.5%	9%	11%	14%	5%	5%	5%	6.5%	9%	
	R8,500 – R11,499	7%	8.5%	11%	13%	17%	5%	5%	6%	7.5%	10%	
	R11,500 – R14,499	7%	10%	13%	15%	20%	5%	6%	7.5%	9%	12.5%	
	R14,500 – R17,499	7%	10%	15%	17.5%	25%	6%	7.5%	9%	11%	15%	
	R17,500 – R22,499	7%	12.5%	17.5%	20%	27.5%	7%	8.5%	10.5%	13%	17.5%	
	R22,500 – R27,999	7%	13%	18%	22.5%	30%	7%	10%	12%	15%	20%	
	R28,000 – R33,499	8%	15%	21%	26%	35%	7%	10%	15%	18.5%	25%	
	R33,500 – R38,999	8%	15%	24%	30%	40%	8%	11.5%	16.5%	20%	27.5%	
	R39,000 – R44,999	8%	15%	27.5%	35%	45%	8%	13%	18%	22.5%	30%	
R45,000 or more	8%	15%	27.5%	35%	50%	8%	15%	20%	25%	35%		

If you have a **Discovery Bank Black Suite, Black Credit Card Account or Black Transaction Account (bundled fees)** without Vitality Health, you'll get a minimum 10% off local flights if your personalised flight discount is less than 10%.

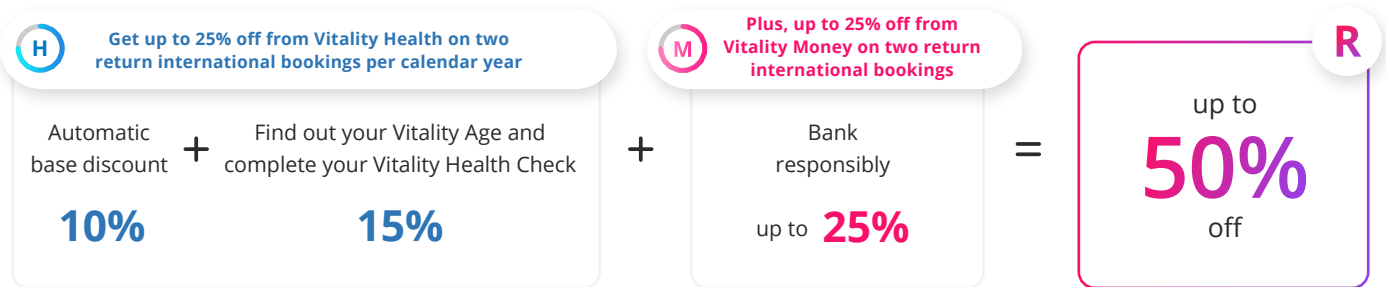
Enjoy an **unlimited 10% off flights** once you've depleted your personalised flight discount allocation for the calendar year.

If you have a **Discovery Bank Black Transaction Account (pay-as-you-transact fees)** without Vitality Health, you'll get a flat 10% off local flights.

See for details on how we calculate your average monthly spend.

Limits, Ts&Cs apply. See

International flights rewards



If you **have Vitality Money** (with or without Vitality Health), you're eligible to earn the following rewards from Vitality Money:

M Vitality Money rewards of up to **25%** off

M

DISCOVERY BANK BLACK SUITE

OR

DISCOVERY BANK BLACK CREDIT CARD ACCOUNT

Average monthly spend	Vitality Money status				
	Blue	Bronze	Silver	Gold	Diamond
R0 – R2,999	0%	0%	0%	0%	0%
R3,000 – R5,499	5%	5%	5%	5%	7%
R5,500 – R8,499	5%	5%	5%	5.5%	7.5%
R8,500 – R11,499	5%	5%	5%	6%	8%
R11,500 – R14,499	5%	5%	5%	6.5%	9%
R14,500 – R17,499	5%	5%	6%	7.5%	10%
R17,500 – R27,999	5%	6%	7.5%	9%	12.5%
R28,000 – R33,499	5%	7.5%	9%	11%	15%
R33,500 – R38,999	5%	8.5%	10.5%	13%	17.5%
R39,000 – R44,999	5%	8.5%	12%	15%	20%
R45,000 or more	5%	8.5%	15%	18.5%	25%

DISCOVERY BANK BLACK TRANSACTION ACCOUNT (BUNDLED FEES)

Vitality Money status				
Blue	Bronze	Silver	Gold	Diamond
0%	0%	0%	0%	0%
5%	5%	5%	5%	5%
5%	5%	5%	5%	6%
5%	5%	5%	5%	7%
5%	5%	5%	6%	8%
5%	5%	6%	7.5%	10%

Upgrade to a Discovery Bank Black Suite or Credit Card Account to access international flight rewards of up to 50%.

If you have a **Discovery Bank Black Suite, Black Credit Card Account or Black Transaction Account (bundled fees)** without Vitality Health, you'll get a minimum 10% off international flights if your personalised flight discount is less than 10%.

Enjoy an **unlimited 10% off flights** once you've depleted your personalised flight discount allocation for the calendar year.

If you have a **Discovery Bank Black Transaction Account (pay-as-you-transact fees)** without Vitality Health, you'll get a flat 10% off international flights.

Dream Destinations rewards

If you **have Vitality Money** (with or without Vitality Health), you're eligible to earn the following rewards from Vitality Money:

M Vitality Money rewards of up to **15% back**

Discovery Bank Black Suite and **Discovery Bank Black Credit Card Account** clients get up to 15% back with an average monthly qualifying spend of R3,000 or more.

M **R**
Bank responsibly
and get up to
15%
back

Accommodation and car hire rewards

If you **have Vitality Money or Vitality Health**, you're eligible to earn the following rewards from either programme:

H Get 25% off from Vitality Health

Vitality Health members automatically get 25% off on unlimited accommodation and car hire bookings.

OR

M Get up to 25% off from Vitality Money

Vitality Money members automatically get 10% off on unlimited accommodation and car hire bookings. This includes **Discovery Bank Black Transaction Account (pay-as-you-transact fees)** clients.

Discovery Bank Black Suite, Black Credit Card Account and **Black Transaction Account (bundled fees)** clients can boost this to up to 25% off with an average qualifying monthly spend of R3,000 or more.

=

R
up to
25%
off

Lounge visit rewards

Discovery has partnered with SAA to give qualifying Discovery Bank clients access to The Lounge, a world-class airport lounge experience at major South African airports.

As a primary accountholder, the benefit gives you a defined number of minimum complimentary visits to domestic and international lounges in South Africa, respectively. If you've used up this amount of complimentary visits or wish to enter The Lounge but not use your complimentary visits, you can still access it but at a cost per person, provided that you are still eligible for the benefit. This amount will be deducted from the selected Discovery Bank card. You must have spent R3,000 or more in the previous month to be eligible for access to The Lounge in the current month, regardless of annual spend.

M

R

up to

24

domestic and

8

international visits

	DISCOVERY BANK BLACK SUITE		DISCOVERY BANK BLACK CREDIT CARD ACCOUNT OR DISCOVERY BANK BLACK TRANSACTION ACCOUNT (BUNDLED FEES)	
	Minimum	Full allocation	Minimum	Full allocation
Domestic departures	2	24	2	12
International departures	1	8	1	4

If have an average monthly spend of at least R22,500 per month you will receive the full allocation, otherwise you will receive the minimum complimentary access for 2 local visits and 1 international visit. To qualify for the full allocation of complimentary visits, you need to meet the average monthly spend criteria in the same calendar year. Once the criteria has been met, the visits will be available for the rest of the calendar year. Children aged 12 years or younger can enter for free and will not count towards the complimentary visits.

All Discovery Bank Black cardholders, including clients with a **Discovery Bank Transaction Account (pay-as-you-transact fees)** also receive six complimentary visits to use a year at over 1,200 lounges worldwide **with LoungeKey**.

Fuel and Uber rides rewards

If you **have Vitality Money** (with or without Vitality Health), you're eligible to earn the following rewards from Vitality Money:

M Vitality Money rewards of up to **15%** back

M Bank responsibly and get up to **15%** back

VITALITY MONEY REWARDS	Monthly spend	Vitality Money status				
		Blue	Bronze	Silver	Gold	Diamond
	R0 – R2,999	0%	0%	0%	0%	0%
	R3,000 – R5,499	3%	3%	3%	3.5%	5%
	R5,500 – R8,499	3%	3%	3.5%	4.5%	6%
	R8,500 – R11,499	3%	3.5%	4%	5%	7%
	R11,500 – R14,499	3%	4%	4.5%	6%	8%
	R14,500 – R17,499	4%	5%	6%	7.5%	10%
	R17,500 – R22,499	4%	5.5%	6.5%	8%	11%
	R22,500 – R27,999	5%	6.5%	7.5%	9%	12.5%
R28,000 or more	5%	7.5%	9%	11%	15%	

Home Partner Network rewards

If you **have Vitality Money** (with or without Vitality Health), you're eligible to earn the following rewards from Vitality Money when **you pay with a virtual card**:

Bank responsibly and get up to **15%** back

Vitality Money rewards of up to **15%** back

VITALITY MONEY REWARDS	DISCOVERY BANK BLACK SUITE OR DISCOVERY BANK BLACK CREDIT CARD ACCOUNT						DISCOVERY BANK BLACK TRANSACTION ACCOUNT (BUNDLED FEES)				
	Average monthly spend	Vitality Money status					Vitality Money status				
		Blue	Bronze	Silver	Gold	Diamond	Blue	Bronze	Silver	Gold	Diamond
	R0 – R2,999	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	R3,000 – R5,499	5%	5%	5%	5%	5%	3%	3%	3%	3.5%	5%
	R5,500 – R8,499	5%	5%	5%	5%	6%	3%	3%	3.5%	4.5%	6%
	R8,500 – R11,499	5%	5%	5%	5%	7%	3%	3.5%	4%	5%	7%
	R11,500 – R14,499	5%	5%	5%	6%	8%	3%	4%	4.5%	6%	8%
	R14,500 – R17,499	5%	5%	6%	7.5%	10%	4%	5%	6%	7.5%	10%
	R17,500 – R22,499	5%	5.5%	6.5%	8%	11%	4%	5.5%	6.5%	8%	11%
	R22,500 – R27,999	5%	6.5%	7.5%	9%	12.5%	5%	6.5%	7.5%	9%	12.5%
	R28,000 or more	5%	7.5%	9%	11%	15%	5%	7.5%	9%	11%	15%

If you pay with a **Discovery Bank Black Transaction Account with bundled fees physical card** instead of your virtual card, you'll earn at a flat rate of 3%, subject to an average monthly spend of R3,000 or more. If you pay with a **Discovery Bank Black Suite physical card or Black Credit Card Account physical card** instead of your virtual card, you'll earn at a flat rate of 5%.

If you have a **Discovery Bank Black Transaction Account (pay-as-you-transact fees)** with or without Vitality Health, you'll get a flat 3% back within the home partner network.

Life Integrator Miles rewards

If you **have Vitality Money** (with or without Vitality Health) and pay for a Bank Integrated Discovery Life plan by debit order from your Discovery Bank account, you're eligible to earn the following rewards from Vitality Money:

Bank responsibly
and get up to
5%
back

Vitality Money rewards of up to **5%** back

M		DISCOVERY BANK BLACK SUITE		OR		DISCOVERY BANK BLACK CREDIT CARD ACCOUNT	
VITALITY MONEY REWARDS	Monthly spend	Vitality Money status					
		Blue	Bronze	Silver	Gold	Diamond	
	R0 – R8,499	0%	0%	0%	0%	0%	
	R8,500 – R11,499	0.75%	0.9%	1.05%	1.2%	1.5%	
	R11,500 – R14,499	1%	1.2%	1.4%	1.6%	2%	
	R14,500 – R17,499	1.25%	1.5%	1.75%	2%	2.5%	
	R17,500 – R22,499	1.4%	1.65%	1.95%	2.2%	2.75%	
	R22,500 – R27,999	1.5%	1.8%	2.1%	2.4%	3%	
	R28,000 – R33,499	1.75%	2.1%	2.45%	2.8%	3.5%	
	R33,500 – R38,999	1.9%	2.25%	2.65%	3%	3.75%	
	R39,000 – R44,999	2%	2.4%	2.8%	3.2%	4%	
	R45,000 – R50,499	2.15%	2.55%	3%	3.4%	4.25%	
	R50,500 – R55,999	2.25%	2.7%	3.15%	3.6%	4.5%	
R56,000 or more	2.5%	3%	3.5%	4%	5%		

Note: Discovery Miles will be paid to the Discovery Bank client whose account the Bank Integrated Discovery Life plan monthly debit order is processed from. They don't need to be the policyholder, life assured or beneficiary of the associated Bank Integrated Discovery Life plan.

No Discovery Miles will be awarded on debit orders processed for Discovery Life plans that are not Bank Integrated.

Limits, Ts&Cs apply. See

Base **Discovery Miles** rewards


Earn **Discovery Miles** on qualifying online and in-store purchases made using your Discovery Bank virtual card. Earn up to ₦1 for every R15 spent, based on your qualifying Discovery Bank product, Vitality Money status, and card type used, up to a monthly spend threshold.

If you **have Vitality Money** (with or without Vitality Health), you're eligible to earn the following rewards from Vitality Money when you **pay with a virtual card**:




Bank responsibly
and get up to ₦1 per

R15
back

 Vitality Money rewards of up to **₦1 per R15** back

	VITALITY MONEY STATUS	DISCOVERY BANK BLACK SUITE	DISCOVERY BANK BLACK CREDIT CARD ACCOUNT OR DISCOVERY BANK BLACK TRANSACTION ACCOUNT (BUNDLED FEES)
Below-threshold virtual card earn rates	Blue	R65	R100
	Bronze	R50	R65
	Silver	R40	R50
	Gold	R30	R40
	Diamond	R15	R20
Above-threshold virtual card earn rates	All statuses	R100	R100
Monthly virtual card spend threshold		R25,000	R25,000

If you pay with a Discovery Bank physical card (even if linked to a digital wallet), you'll earn a flat rate of ₦1 per R200 spent, up to your product threshold of R25,000 (no earnings apply beyond this threshold), regardless of your Vitality Money status.



That's shared-value banking.

discovery.co.za

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