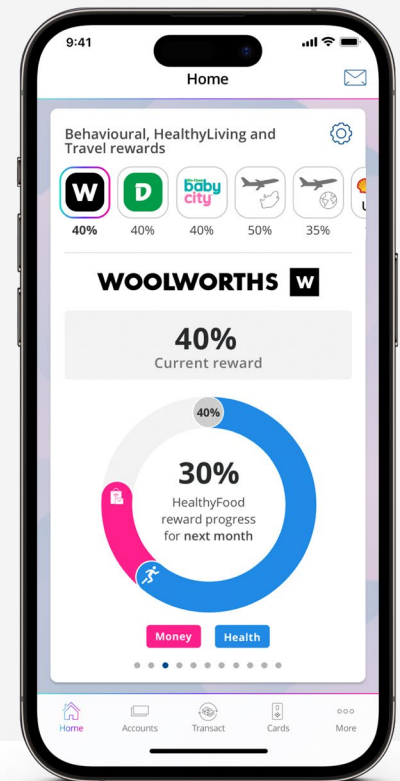
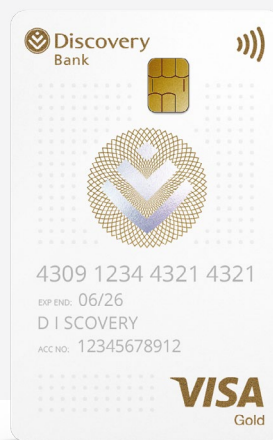


Discovery Bank **rewards guide**

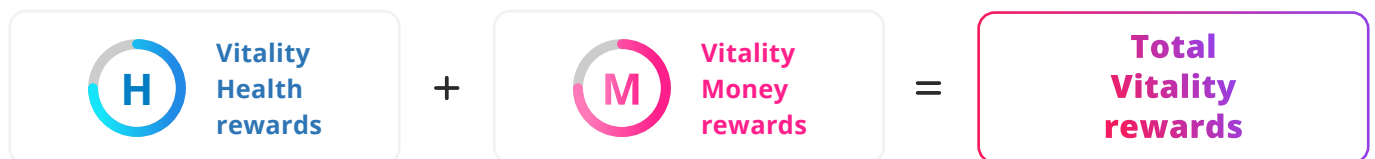
Gold Collection

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.

H 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.

M 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.

Gold Collection rewards overview

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

	DISCOVERY BANK GOLD SUITE	DISCOVERY BANK GOLD CREDIT CARD ACCOUNT	DISCOVERY BANK GOLD TRANSACTION ACCOUNT (BUNDLED FEES)	DISCOVERY BANK GOLD TRANSACTION ACCOUNT (PAY-AS-YOU-TRANSACTION FEES)
	If you have both Vitality Health and Vitality Money ¹			
HealthyFood	40% = 25% ⊕ 15%	40% = 25% ⊕ 15%	25% = 25% -	25% = 25% -
HealthyCare and HealthyBaby	40% = 25% ⊕ 15%	25% = 25% -	25% = 25% -	25% = 25% -
Local flights	50% = 25% ⊕ 25%	40% = 25% ⊕ 15%	50% = 25% ⊕ 25%	25% = 25% -
International flights	35% = 25% ⊕ 10%	35% = 25% ⊕ 10%	35% = 25% ⊕ 10%	25% = 25% -
Accommodation and car hire	25%	25%	25%	25%
Dream Destinations	15%	15%	-	-
Fuel and Uber rides	10%	10%	-	-
Home Partner Network	10%	10%	10%	3%
Life Integrator Miles	2.5%	2.5%	-	-
Base Discovery Miles	₪1 per R20	₪1 per R20	₪1 per R20	-
	If you only have Vitality Money , and don't have Vitality Health ¹			
HealthyFood	15%	15%	-	-
HealthyCare and HealthyBaby	15%	-	-	-
Local flights	25%	15%	25%	10%
International flights	10%	10%	10%	10%
Accommodation and car hire	25%	25%	25%	10%
Dream Destinations	15%	15%	-	-
Fuel and Uber rides	10%	10%	-	-
Home Partner Network	10%	10%	10%	3%
Life Integrator Miles	2.5%	2.5%	-	-
Base Discovery Miles	₪1 per R20	₪1 per R20	₪1 per R20	-

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

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.

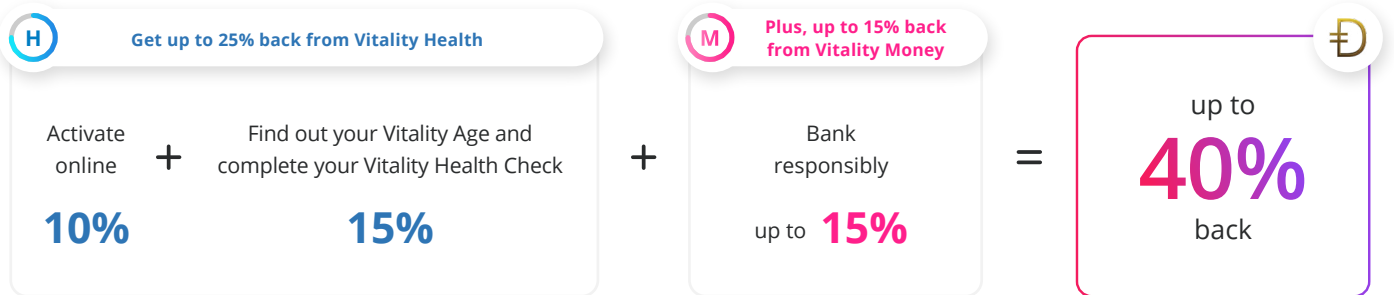
about how to manage and improve your Vitality Money status and get to Diamond status.

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

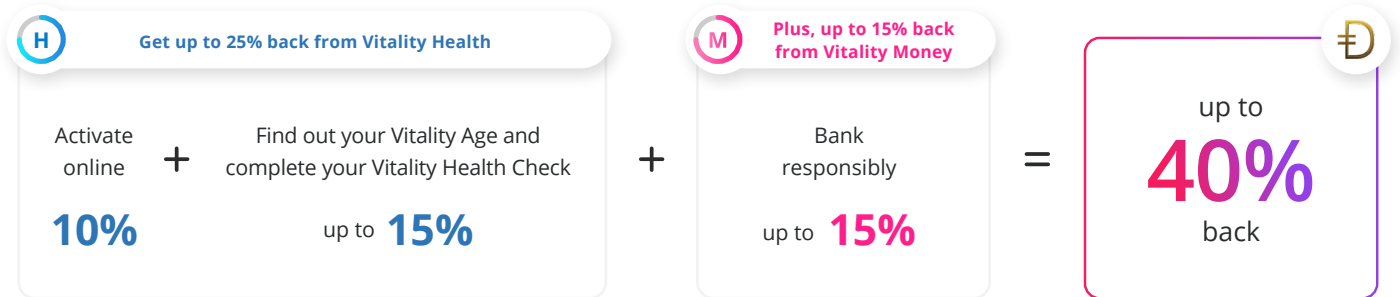


If you **have Vitality Money** (with or without Vitality Health), you're eligible to earn the following rewards from Vitality Money:

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

VITALITY MONEY REWARDS	DISCOVERY BANK GOLD SUITE <div>OR</div> DISCOVERY BANK GOLD CREDIT CARD ACCOUNT					
	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 or more	5%	6%	9%	11%	15%

HealthyCare and HealthyBaby rewards

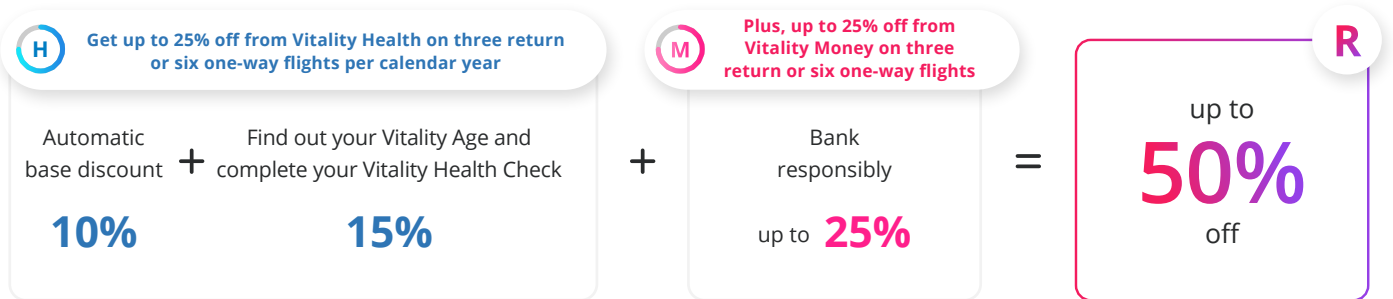


If you **have Vitality Money** (with or without Vitality Health), you're eligible to earn the following rewards from Vitality Money:

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


VITALITY MONEY REWARDS	DISCOVERY BANK GOLD SUITE						DISCOVERY BANK GOLD CREDIT CARD ACCOUNT	
	Monthly spend	Vitality Money status					Vitality Money status	
		Blue	Bronze	Silver	Gold	Diamond		
	R0 – R2,999	0%	0%	0%	0%	0%	Upgrade to a Discovery Bank Gold Suite to unlock HealthyCare and HealthyBaby rewards from Vitality Money.	
	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 or more	5%	6%	9%	11%	15%		

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 **25% off**

	DISCOVERY BANK GOLD SUITE					DISCOVERY BANK GOLD CREDIT CARD ACCOUNT					
	<div>OR</div> DISCOVERY BANK GOLD 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 or more	7%	10%	15%	18.5%	25%	6%	7.5%	9%	11%	15%	

If you have a **Discovery Bank Gold Suite, Gold Credit Card Account or Gold 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.

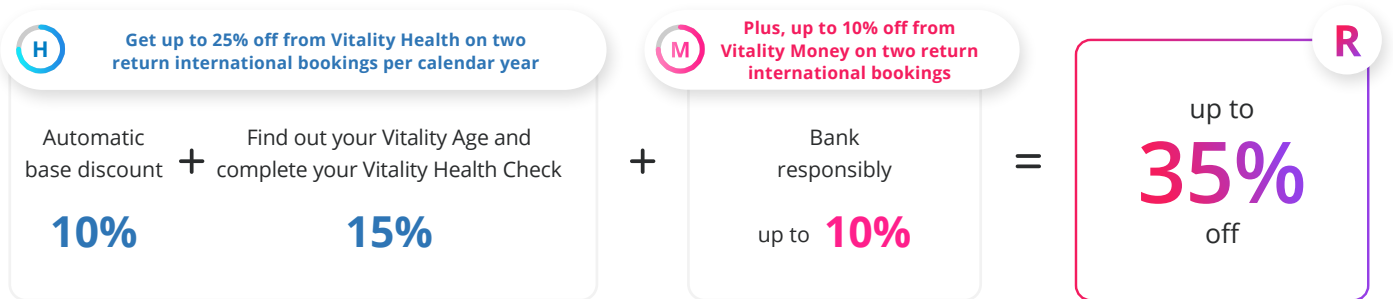
If you have a **Discovery Bank Gold Transaction Account (pay-as-you-transact fees)** without Vitality Health, you'll get a flat 10% off local flights.

See [here](#) for details on how we calculate your average monthly spend.

Limits, Ts&Cs apply. See

Local flight discounts as displayed effective from March 2025.

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 **10% off**

<div><div><div>M</div></div></div> <div>DISCOVERY BANK GOLD SUITE</div> <div><div>OR</div></div> <div>DISCOVERY BANK GOLD CREDIT CARD ACCOUNT</div> <div><div>OR</div></div> <div>DISCOVERY BANK GOLD TRANSACTION ACCOUNT (BUNDLED FEES)</div>						
VITALITY MONEY REWARDS	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%	5%
	R5,500 – R8,499	5%	5%	5%	5%	6%
	R8,500 – R11,499	5%	5%	5%	5%	7%
	R11,500 – R14,499	5%	5%	5%	6%	8%
	R14,500 or more	5%	5%	6%	7.5%	10%

If you have a **Discovery Bank Gold Suite, Gold Credit Card Account or Gold 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 Gold 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 Gold Suite and **Discovery Bank Gold 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 Gold Transaction Account (pay-as-you-transact fees)** clients.

Discovery Bank Gold Suite, Gold Credit Card Account and Gold 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

See [here](#) for details on how we calculate your average monthly spend.

Limits, Ts&Cs apply. See [here](#)

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:

Bank responsibly and get up to **10%** back

Vitality Money rewards of up to **10%** back



M		DISCOVERY BANK GOLD SUITE OR DISCOVERY BANK GOLD 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	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 or more	3%	4%	6%	7.5%	10%

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 **10%** back

Vitality Money rewards of up to **10%** back

	DISCOVERY BANK GOLD SUITE					DISCOVERY BANK GOLD TRANSACTION ACCOUNT (BUNDLED FEES)					
	 DISCOVERY BANK GOLD CREDIT CARD ACCOUNT										
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%	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 or more	5%	5%	6%	7.5%	10%	3%	4%	6%	7.5%	10%	

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

See [here](#) for details on how we calculate your average monthly spend.

Limits, Ts&Cs apply. See [here](#).

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 **2.5%** back

Vitality Money rewards of up to **2.5%** back

VITALITY MONEY REWARDS	DISCOVERY BANK GOLD SUITE <div>OR</div> DISCOVERY BANK GOLD CREDIT CARD ACCOUNT					
	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 or more	1.25%	1.5%	1.75%	2%	2.5%

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 R20 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

R20

back

 Vitality Money rewards of up to **₦1 per R20** back



	VITALITY MONEY STATUS	DISCOVERY BANK GOLD SUITE
		 DISCOVERY BANK GOLD CREDIT CARD ACCOUNT  DISCOVERY BANK GOLD TRANSACTION ACCOUNT (BUNDLED FEES)
Below-threshold virtual card earn rates	Blue	R100
	Bronze	R65
	Silver	R50
	Gold	R40
	Diamond	R20
Above-threshold virtual card earn rates	All statuses	R100
Monthly virtual card spend threshold		R10,000

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 R10,000 (no earnings apply beyond this threshold), regardless of your Vitality Money status.



That's shared-value banking.

discovery.co.za

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Images in this document are for illustrative purposes only. Rewards and qualifying spend are as at 1 July 2025. Always see the Discovery Bank app or discovery.co.za for the latest information and terms and conditions.

