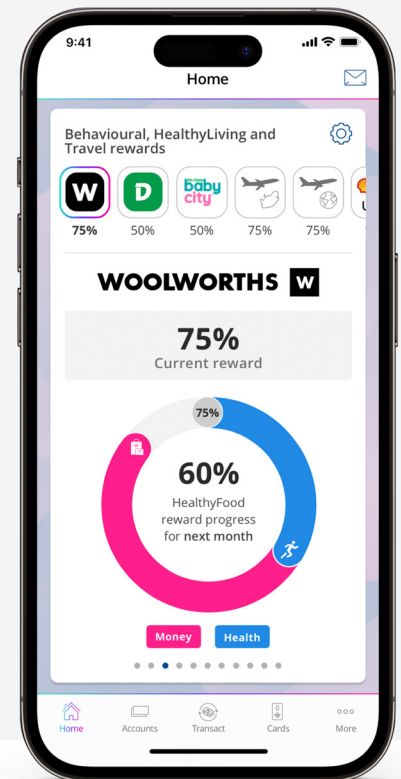
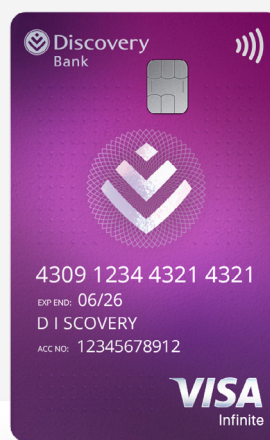



Discovery Bank rewards guide

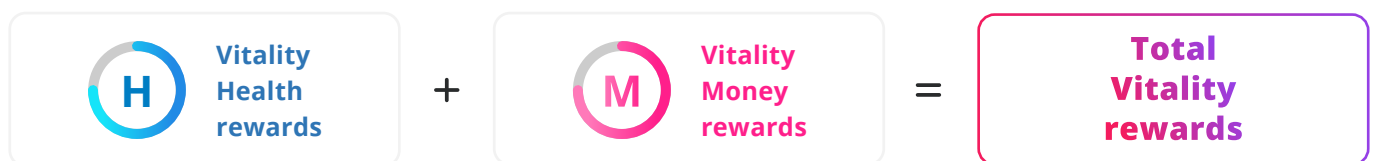
Purple Suite

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.

Purple Suite rewards overview

If you have **both Vitality Health and Vitality Money**¹

	DISCOVERY BANK PURPLE SUITE
HealthyFood	75% = 25% ⊕ 50%
HealthyCare and HealthyBaby	50% = 25% ⊕ 25%
Local flights	75% = 25% ⊕ 50%
International flights	75% = 25% ⊕ 50%
Accommodation and car hire	25%
Dream Destinations	15%
Lounge visits	Unlimited domestic Unlimited international Unlimited worldwide
Fuel and Uber rides	20%
Home Partner Network	15%
Life Integrator Miles	7.5%
Base Discovery Miles	₹1 per R15

If you **only have Vitality Money**, and don't have Vitality Health¹

	DISCOVERY BANK PURPLE SUITE
HealthyFood	50%
HealthyCare and HealthyBaby	25%
Local flights	50%
International flights	50%
Accommodation and car hire	25%
Dream Destinations	15%
Lounge visits	Unlimited domestic Unlimited international Unlimited worldwide
Fuel and Uber rides	20%
Home Partner Network	15%
Life Integrator Miles	7.5%
Base Discovery Miles	₹1 per R15

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

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 credit card determines your Vitality Money rewards. We count your card spend linked to your credit card 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
- Any card spend linked to your transaction account

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).

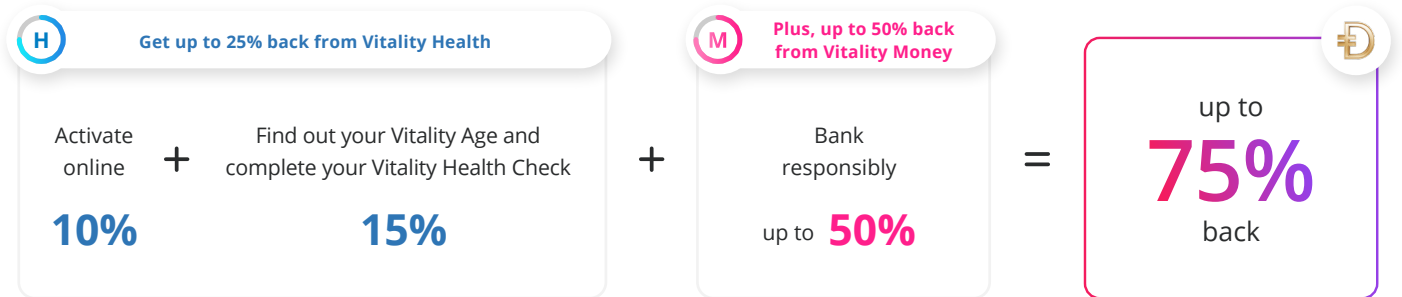
- If you upgraded from a Discovery Account or Discovery Bank Transaction Account to the Discovery Bank Purple Suite, we'll count your qualifying spend before and after you upgraded separately based on the product you had at the time.
- If you did not have a qualifying Discovery Bank product for twelve 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 the Discovery Bank Purple 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.

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.

[Learn more](#) about how to manage and improve your Vitality Money status and get to Diamond status.

HealthyFood rewards



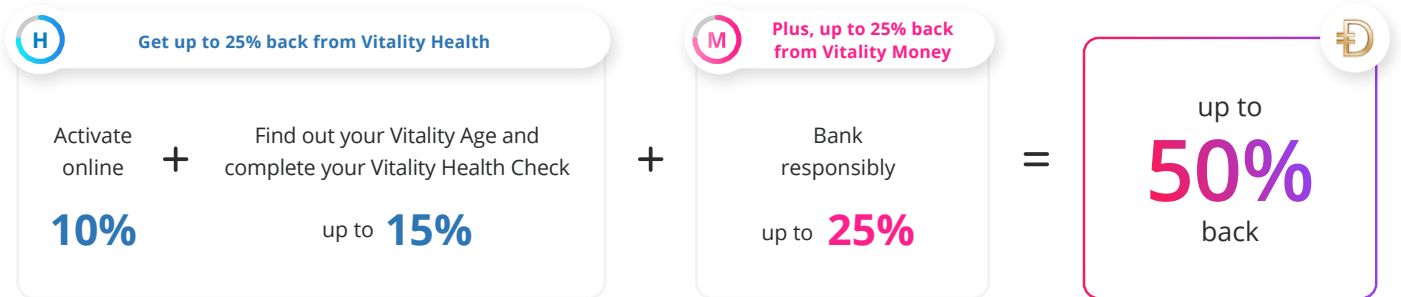
If you **have Vitality Money** (with or without Vitality Health), you're eligible to earn the following rewards from Vitality Money:

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

M **DISCOVERY BANK PURPLE SUITE**

VITALITY MONEY REWARDS	Monthly spend	Vitality Money status				
		Blue	Bronze	Silver	Gold	Diamond
	R0 – R2,999	0%	0%	0%	0%	0%
	R3,000 – R22,499	7%	8.5%	10.5%	13%	17.5%
	R22,500 – R27,999	8%	10%	12%	15%	20%
	R28,000 – R33,499	11%	13.5%	16.5%	20.5%	27.5%
	R33,500 – R38,999	14%	17.5%	21%	26%	35%
	R39,000 – R44,999	14%	21%	25.5%	31.5%	42.5%
	R45,000 or more	14%	25%	30%	37.5%	50%

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 PURPLE SUITE						
VITALITY MONEY REWARDS	Monthly spend	Vitality Money status				
		Blue	Bronze	Silver	Gold	Diamond
	R0 – R2,999	0%	0%	0%	0%	0%
	R3,000 – R22,499	7%	8.5%	10.5%	13%	17.5%
	R22,500 – R27,999	8%	10%	12%	15%	20%
	R28,000 or more	10%	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

M

DISCOVERY BANK PURPLE SUITE						
VITALITY MONEY REWARDS	Average monthly spend	Vitality Money status				
		Blue	Bronze	Silver	Gold	Diamond
	R0 – R2,999	0%	0%	0%	0%	0%
	R3,000 – R22,499	7%	12.5%	17.5%	20%	27.5%
	R22,500 – R27,999	7%	13%	18%	22.5%	30%
	R28,000 – R33,499	8%	15%	21%	26%	35%
	R33,500 – R38,999	8%	15%	24%	30%	40%
	R39,000 – R44,999	8%	15%	27.5%	35%	45%
	R45,000 or more	8%	15%	27.5%	35%	50%

If you have a **Discovery Bank Purple Suite** 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.

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

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

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 **50% off**

M

DISCOVERY BANK PURPLE SUITE						
VITALITY MONEY REWARDS	Average monthly spend	Vitality Money status				
		Blue	Bronze	Silver	Gold	Diamond
	R0 – R2,999	0%	0%	0%	0%	0%
	R3,000 – 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 – R55,999	5%	8.5%	15%	18.5%	25%
	R56,000 – R61,999	7%	12.5%	17.5%	20%	27.5%
	R62,000 – R67,499	8%	15%	18%	22.5%	30%
	R67,500 – R73,499	8%	15%	21%	26%	35%
	R73,500 – R78,999	8%	15%	24%	30%	40%
	R79,000 – R89,999	8%	15%	24%	30%	45%
	R90,000 or more	8%	15%	24%	30%	50%

If you have a **Discovery Bank Purple Suite** 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.

You're eligible for two economy or premium economy class bookings or one business class booking per calendar year. Unlimited discounts at 10% are applicable to economy or premium economy only.

To qualify for a business class flight when using your international flight saving, you need to have maintained an average monthly positive balance of at least R250,000 over a 12-month rolling period across all your accounts, at the time of the booking.

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

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

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 Purple Suite 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. You 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](#)

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 account holder, the benefit gives you complimentary visits to domestic and international lounges in South Africa, respectively. 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

Unlimited

domestic and

Unlimited

international visits

DISCOVERY BANK PURPLE SUITE		
	Minimum	Full allocation
Domestic departures	2	Unlimited
International departures	1	Unlimited

If you 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 Purple cardholders also receive unlimited complimentary visits to use at over 1,200 lounges worldwide **with the Visa Airport Companion app powered by DragonPass.**

Fuel and Uber 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 **20%** back

Vitality Money rewards of up to **20%** back

DISCOVERY BANK PURPLE SUITE						
VITALITY MONEY REWARDS	Monthly spend	Vitality Money status				
		Blue	Bronze	Silver	Gold	Diamond
	R0 – R2,999	0%	0%	0%	0%	0%
	R3,000 – R22,499	4%	5.5%	6.5%	8%	11%
	R22,500 – R27,999	5%	6.5%	7.5%	9%	12.5%
	R28,000 – R33,499	6%	7.5%	9%	11%	15%
	R33,500 – R38,999	7%	8.5%	10.5%	13%	17.5%
	R39,000 or more	7%	10%	12%	15%	20%

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

DISCOVERY BANK PURPLE SUITE					
Average Monthly spend	Vitality Money status				
	Blue	Bronze	Silver	Gold	Diamond
R0 – R2,999	0%	0%	0%	0%	0%
R3,000 – R22,499	5%	5%	5%	5%	5%
R22,500 – R27,999	5%	5%	5%	5%	6%
R28,000 – R33,499	5%	5%	5%	5%	7%
R33,500 – R38,999	5%	5%	5%	6%	8%
R39,000 – R44,999	5%	5%	6%	7.5%	10%
R45,000 – R50,499	5%	5.5%	6.5%	8%	11%
R50,500 – R55,999	5%	6.5%	7.5%	9%	12.5%
R56,000 or more	5%	7.5%	9%	11%	15%

If you pay with a **Discovery Bank Purple Suite physical card** instead of your virtual card, you'll earn at a flat rate of 5% within the home partner network, subject to an average monthly spend of R3,000 or more.

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 **7.5%** back

M Vitality Money rewards of up to **7.5%** back

VITALITY MONEY REWARDS	DISCOVERY BANK PURPLE SUITE					
	Monthly spend	Vitality Money status				
		Blue	Bronze	Silver	Gold	Diamond
	R0 – R22,499	0%	0%	0%	0%	0%
	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 – R61,999	2.5%	3%	3.5%	4%	5%
	R62,000 – R67,499	2.75%	3.3%	3.85%	4.4%	5.5%
	R67,500 – R73,499	3%	3.6%	4.2%	4.8%	6%
	R73,500 – R78,999	3.25%	3.9%	4.55%	5.2%	6.5%
	R79,000 – R89,999	3.5%	4.2%	4.9%	5.6%	7%
	R90,000 or more	3.75%	4.5%	5.25%	6%	7.5%

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

M Vitality Money rewards of up to **₪1 per R15** back

	VITALITY MONEY STATUS	DISCOVERY BANK PURPLE SUITE
Below-threshold virtual card earn rates	Blue	R65
	Bronze	R50
	Silver	R40
	Gold	R30
	Diamond	R15
Above-threshold virtual card earn rates	All statuses	R100
Monthly virtual card spend threshold		R30,000

If you pay with a Discovery Bank physical card, you'll earn at a flat rate of ₪1 per R100 spent 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 January 2025. Always see the Discovery Bank app or discovery.co.za for the latest information and terms and conditions.

