

## Discovery Bank and EasyEquities **sign-up offer**

These terms and conditions apply to the campaign run by Discovery Bank and EasyEquities to award a R50 sign-up bonus to participants who open new EasyEquities accounts using the Discovery Bank app.

### The offer **and who qualifies**

1. The promoters are Discovery Bank Ltd ('Discovery Bank'), Discovery Vitality (Pty) Ltd ('Discovery Vitality'), also referred to as 'promoters', 'us', 'we', and 'our'.
2. The 'participant' is the qualifying client who has chosen to take part in the competition.
3. All information relating to this competition and any information we publish on any promotional material forms part of the terms and conditions.
4. This competition is open to all Discovery Bank clients who:
  - a. have a Discovery Account in South Africa, who are 18 years or older.
  - b. are Discovery Bank Primary accountholders on any one of the below products:
  - c. A Discovery Bank Transaction Account with pay-as-you-transact fees.
  - d. A Discovery Bank Transaction Account with bundled fees.
  - e. A Discovery Bank Credit Card Account.
  - f. A Discovery Bank Suite.
  - g. A Discovery Account.
5. Secondary cardholders are not eligible for this competition
6. Clients with the previous Discovery Card product, which is now managed by Discovery Bank, need to switch to a new Discovery Bank credit card product to make use of this functionality. If it is currently not active, it can be activated by [following these steps](#) on the Discovery Bank app.
  - a. 6.1 Clients with only savings accounts, must add a transactional account in order to participate.
  - b. 6.2 Your account must be kept in good standing as defined [here](#).
7. Participating clients must have opened their EasyEquities account using the Discovery Bank mobile app.
  - 7.1 An EasyEquities account constitutes as opened once the relevant activation process has taken place in accordance with EasyEquities processes, this includes FICA verification. Participants can reference the EasyEquities [list of required FICA documentation](#).
8. The promoters' directors, partners, employees, agents, or consultants, as well as any other similarly associated individual with Discovery Ltd, Discovery Bank Ltd, Discovery Vitality Ltd, its partners, or any related third parties, are not eligible for this promotion.
9. The offer period will start at 00:01 on 21 January 2025 and will close at 23:59 (South African Standard Time) on 31 January 2025.

### How the **offer works**

10. Discovery Bank clients that activate a new EasyEquities account through the Discovery Bank app by 31 January 2025 qualify for the R50 sign-up bonus.

### **Prize**

11. The sign-up bonus is R50.00 (Fifty Rand) that will be deposited into the winner's EasyEquities ZAR wallet.

12. The prize money will be deposited into the winner's EasyEquities ZAR account by 7 February 2025. The winner's EasyEquities ZAR account must be active as at date of allocation or they will not qualify for allocation.
13. In respect of the prizes and vouchers, the winners may not withdraw their prize and/or voucher from their EasyEquities ZAR account and/or transfer the prize and/or voucher into another EasyEquities account for the purpose of withdrawing the funds for a period of 12 months from the date of deposit. However, a winner may withdraw any profits made from the prize and/or voucher out of their EasyEquities ZAR account, transfer the profits to another EasyEquities account for the purpose of withdrawing it and/or use such profits to trade on the EasyEquities platform in accordance with the applicable EasyEquities terms and conditions.
14. By accepting the prize, winners voluntarily assume all risks and dangers related to it.
15. The prize is non-transferrable.

### **Additional terms and conditions**

16. [Discovery Bank terms and conditions](#) apply.
17. The promoters reserve the right to cancel or change the promotion rules without giving notice ahead of time. If this happens, participants will lose and abandon any rights they may have against the promoters, our affiliates and associated companies to the extent permitted by law.
18. If required by legislation or for other legal reasons, the promoters reserve the right to cancel this promotion at once and without notice. If this happens, all participants agree to lose any rights that they may have in terms of this promotion. Participants accept that they will have no recourse against the promoters or the promoters' agents to the extent permitted by law. We further reserve the right to cancel this promotion at once and without notice if the promotion is held to be or becomes unlawful.
19. The promoters are not legally responsible for any misrepresentation caused by an unintentional copy error, typing error or omission that may occur in any promotional material.
20. Any violation or attempt to violate any of these rules will result in immediate disqualification.
21. Participants need to get their own tax advice about any benefit they may get in terms of these rules. The promoters are not responsible for any tax consequences.
22. Participants in this promotion understand and agree that to participate in the promotion, the promoters must collect and use personal information about participants. This promotion falls under the terms of the [Discovery Bank privacy statement](#) and [Discovery Vitality privacy statement](#).
23. You agree and accept that all your trading on the EasyEquities platform will be governed by the EasyEquities [terms and conditions](#), which will be entered into by yourself and EasyEquities.
24. You agree and accept that:
  - a. All activities and transactions that you undertake through the Discovery Bank app will be subject to the Discovery Bank [online services terms of use](#) and [account terms and conditions](#); and
  - b. The role of Discovery Bank is not that of an intermediary as defined in the FAIS Act, but rather one of a conduit that seeks to facilitate the instruction process by assisting with the transmission of your trading instruction to EasyEquities.
25. By processing a trading instruction through the Discovery Bank app, you agree, understand, and accept that your trading instruction will be placed by EasyEquities and that such placement of your trading instruction will be subject to the EasyEquities terms and conditions, which Discovery Bank is not party to. You therefore cannot hold Discovery Bank legally responsible for:
  - a. Any losses that you may suffer because of any failed or unsuccessful transmission of instructions to EasyEquities

- b. Any losses that you may suffer because of any trade transactions which have failed, or which have been unsuccessfully placed by EasyEquities; and
  - c. The accuracy of the data we display on the Discovery Bank app, which is supplied by EasyEquities.
26. In the event of any conflict between the provisions of these terms and conditions and the EasyEquities terms and conditions, you agree and accept that:
- a. The EasyEquities terms and conditions will prevail, in so far as it relates to the EasyEquities account and all related trading activities; and
  - b. The Discovery Bank online services terms of use and account terms and conditions will prevail, in so far as it relates to any activities through the Discovery Bank app, including any activities facilitated by Discovery Bank in this process.
27. Notwithstanding anything to the contrary, under no circumstances shall EasyEquities and a winner be liable to one another hereunder for any direct, indirect, incidental, special or consequential damages arising out of or in connection with the Win with Discovery Bank & EasyEquities Competition. You agree and acknowledge that all investment decisions are your own and made at your own risk and neither EasyEquities will be liable for any direct, indirect, incidental, special or consequential losses or damages arising out of or in connection with your investment decisions.
28. The above indemnity will not extend to any loss, expense or damage which arises as a result of the misconduct or negligence of EasyEquities or any director, employee or officer of EasyEquities.
29. You acknowledge and agree that the copyrights, trademarks, service marks and all other intellectual property or other rights to any information distributed to or received by you whether sent by us or on our behalf, by any means (including but not limited to by internet electronic communication or mobile phone), together with any advertising media, website or other material connected to EasyEquities and the Win with Discovery Bank & EasyEquities Competition, will remain our sole and exclusive property. You will not permit or facilitate, and will take steps to prevent any sale, re-distribution, dissemination, re-publication or re-display of the information referred to in this clause, however received, to any third party.
30. The promoters will not be responsible for any losses suffered because of investments made through the EasyEquities platform in respect of the prizes and/or vouchers.
31. The promoters are not responsible for inaccurate prize and/or voucher details supplied to any person by any third party who is not a representative or authorised by The Promoters and connected with the competition.
32. If you have any further questions about our products, please contact your financial adviser. To speak to one of our **Discovery Bankers**, please call **0800 07 96 97**.