Discovery Vitality (Pty) Ltd is an authorised financial services provider. Registration number: 1999/007736/07. Limits, terms and conditions apply.

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.

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Royal Caribbean International
These are the conditions for Royal Caribbean International Rewards. Please make sure you have read and understood them as well as the rules of the Discovery Card rewards programme.

What is this reward?

Pay for your Royal Caribbean International bookings with your Discovery Card and get 15% cash back. You can also use your Discovery Miles to pay for your holiday as well as redeem them for additional cash back on the booking.

Who may use it?

Discovery Vitality members who have the previous Discovery Card in good standing and have not joined Discovery Bank.

What you pay

There are no extra fees for this reward, other than your monthly Discovery Card and monthly Vitality fees.

How it works

Book your holiday directly with Pentravel by calling 087 095 1199 or email discovery@pentravel.co.za. Alternatively visit Pentravel to make your booking.

Conditions to the reward

1. Make sure your Vitality membership is linked to your Discovery Card. If you join Vitality more than three months after you have joined Discovery Health, Discovery Life or Group Life, you will have to wait three months before you can use the Discovery Card travel benefits.
2. Make your Royal Caribbean International booking with Pentravel or email discovery@cruises.co.za. Bookings made directly through the Royal Caribbean International website will not qualify for cash back. Remember to mention that you are a Discovery Card holder before you make your travel booking. If you do not mention this beforehand, you will not get your cash back.
3. If you want to pay for the booking for another Vitality member, the cash back only applies to Vitality members on your (the Discovery Card holder’s) Vitality membership.
4. The cash back applies to the cabin cost only. It does not include third party fees, additional extras, port charges, taxes, gratuities, airport taxes, and other extras.
5. Make sure you understand the penalties for cancelling your booking. For cancellation penalties refer to the Royal Caribbean International terms and conditions.
6. **Please note:** EFT payments to travel partners do not qualify for travel cash back.

**If you have Discovery Miles**

1. You can choose to redeem Discovery Miles for additional cash back on your booking.
2. The minimum Discovery Miles redeemed cannot be less than 5 000 Miles per booking.
3. The total cash back you receive from redeeming Miles combined with the Discovery Card normal cash back cannot exceed the rand value of the booking.
4. You must get a booking reference number to use your Discovery Miles.
5. To request the Discovery Miles redemption, the application form must be filled in and returned to Discovery Vitality. To get the application form call 0860 11 2273.
6. The application form can be completed at any time from when the booking is made but within 30 days of you receiving your cash back for the booking. Discovery Vitality will not accept any application form received more than 30 days after you receive your cash back for the booking.
7. If you have Discovery Miles activated and you pay for your travel using your Discovery Card, then you can get free international travel insurance. Terms and conditions apply.

**An example:**

Celeste books a cruise through Pentravel with Royal Caribbean International. The cruise costs R25 000 of which R20 000 is the cost of the cabin (R5 000 consists of third party fees, additional extras, port charges, taxes and gratuities). Celeste pays the R25 000 with her Discovery Card and also wants to redeem 250 000 Discovery Miles for additional cash back. Her cash back will be paid as:

| Celeste books a Royal Caribbean International cruise with Pentravel (this is to ensure that she gets her cash back) and pays the total fee of R25 000 using her Discovery Card. | Total amount paid with Discovery Card: R25 000 |
| Pentravel sends the invoice and all the details to Discovery for the cash back to be calculated. The invoice shows the clear breakdown that R20 000 of the total booking was the base costs, and the remainder R5 000 was port charges, taxes and gratuities. | Qualifying spend to get cash back: R20 000 |
| Celeste qualifies for 15% cash back. | Qualifying cash back percentage 15% |
| **Discovery Vitality calculates the cash back as 15% off the base cost of R20 000.** | **Cash back due to Vitality status: R3 000** |
| Celeste also has Discovery Miles and wants to redeem her Discovery Miles for additional cash back. She calls the Discovery Card call centre on 0860 11 2273 and gets the Discovery Miles redemption form from the call centre agents. | Discovery Miles redemption requested 250 000 Discovery Miles |
| Celeste decides to redeem 250 000 Discovery Miles, fills in the form, and sends it back to Vitality. | |
Vitality calculates the maximum Discovery Miles that are allowed to be redeemed on the booking is 220 000. This is calculated as:

Total booking cost (R25 000) less cash back received (R3 000) multiplied by 10.

<table>
<thead>
<tr>
<th>Allowable Discovery Miles redemption</th>
<th>220 000 Discovery Miles</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vitality therefore redeems the maximum allowable Discovery Miles of 220 000.</td>
<td>220 000 Discovery Miles</td>
</tr>
<tr>
<td>Vitality redeems the Discovery Miles and pays Celeste an additional R22 000 in cash back.</td>
<td>R22 000</td>
</tr>
<tr>
<td>The total cash back that Celeste receives is R25 000. R3 000 (cash back) + R22 000 (Discovery Miles redeemed)</td>
<td>Benefit Cash back: R3 000 Cash back due to Discovery</td>
</tr>
<tr>
<td></td>
<td>Miles: R22 000</td>
</tr>
</tbody>
</table>

**Getting started**

**To join Vitality**

- It’s easy to join Vitality. You can join in one of the following ways:
  - Leave your details [here](#), and we’ll call you back
  - If you joined Discovery Health through your company, speak to your Human Resources department
  - Or would prefer to talk, call us on 0860 99 88 77.

**Ending the reward**

Please read the rules of the [Discovery Card rewards programme](#) for when this reward or the rewards programme ends.

**Tax on cash back**

- You may have a duty to pay tax on the cash back that you earn.
- It is your responsibility to speak to a tax practitioner for advice.
- We are not responsible for any consequences if you fail to ask a tax practitioner for advice or if you fail to pay the applicable tax.

**Third party consent for using the travel benefit**

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By using the travel benefit, you agree to the limits, terms and conditions and that Discovery Vitality (Pty) Limited, their partner network and third parties associated with the benefit may share your payment and personal information as well as transaction data to administer the benefit effectively.

1 January 2020