

KeyFIT & Vitality Money

Get up to 40% back in Discovery Miles on thousands of HealthyCare items

What is the HealthyCare benefit?

The HealthyCare benefit is a rewards programme that incentivises you with rewards and discounts for buying and using HealthyCare items. It helps you take better care of yourself and your family while earning up to 40% back on thousands of HealthyCare items at Clicks stores in South Africa.

Who this benefit guide applies to

This benefit guide applies to you if you are a **KeyFIT** member with an active KeyFIT membership as well as a qualifying Discovery Bank client with a **Vitality Money** membership.

If you're one of the following members, please view the correct benefit guide that applies to you by logging in to www.discovery.co.za and visiting the **Vitality Rules** page to ensure you get the most out of your Vitality rewards:

- <u>Vitality Health member only</u>
- <u>Vitality Money member only</u>
- Vitality Health and Vitality Money member
- KeyFIT member only

Who can use the HealthyCare benefit?

If you're the main member, spouse, adult dependant or child dependant 18 years or older with an active KeyFIT membership and you have a qualifying Discovery Bank product with Vitality Money, you can activate the HealthyCare benefit.

Your total HealthyCare rewards consist of your combined KeyFIT and Vitality Money rewards.

Your KeyFIT HealthyCare rewards is dependent on you meeting the <u>Rewards Qualifying Rules</u> as detailed further in this guide, as well as the main member and spouse (where applicable) completing their Vitality Health Checks.

To earn boosted HealthyCare rewards from the Vitality Money programme, you must be the primary accountholder of one of the following qualifying Discovery Bank products:

- Discovery Bank Platinum or Black Card Account, or
- Discovery Bank Gold, Platinum, Black or Purple Suite.

Discovery Bank accounts not listed above don't earn HealthyCare rewards as part of the Vitality Money programme.

What you pay

You don't pay any fees for the HealthyCare benefit apart from your monthly Key**FIT** contributions, monthly Discovery Bank fees and the Vitality Money contribution.

Your HealthyCare rewards

Your KeyFIT and Vitality Money HealthyCare rewards are allocated to you in Discovery Miles at 10 Discovery Miles for every R1 earned.

Điscovery Miles is Discovery's rewards currency that you can earn for getting healthy, driving well and spending responsibly. Your HealthyCare rewards are allocated over and above the base Discovery Miles you may earn on your qualifying Discovery Bank credit card spend. Log in to your Discovery profile on the Discovery app, Discovery Bank app or the Discovery website to view your personalised dynamic HealthyCare reward percentage.

Please read this document along with the Discovery Miles benefit guide for Discovery Bank clients and the rewards percentages guide applicable to your Discovery Bank credit card colour. These documents are available under the **Vitality Rules** page when you're logged in to www.discovery.co.za.

Your total HealthyCare rewards are calculated based on your qualifying HealthyCare spend as follows:

- As a KeyFIT member, subject to meeting the KeyFIT Rewards Qualifying Rules and the rules in this document, you can get up to 15% back on HealthyCare items at Clicks.
- As a qualifying Discovery Bank client with Vitality Money, you can boost your HealthyCare reward up to an additional 25% at Clicks.

You can earn your HealthyCare rewards on qualifying purchases when you shop:

- In-store at Clicks
- Online at www.clicks.co.za.

View the HealthyCare <u>Clicks catalogue</u> to see the extensive list of HealthyCare items.

How to activate the HealthyCare benefit

As a KeyFIT member and a Discovery Bank client with a qualifying Discovery Bank product with Vitality Money, you can activate the HealthyCare benefit by following these simple steps:

- Log in to your KeyFIT profile on the Discovery app or the Discovery website. Navigate to Vitality and click on **Rewards**.
- If you don't have a Clicks ClubCard, you'll be able to activate the HealthyCare benefit at Clicks by selecting the I don't have a Clicks ClubCard option. By selecting this option, you authorise us to process your personal information with Clicks to register you for a Clicks ClubCard and activate the Clicks ClubCard on your behalf. Clicks will create a Clicks ClubCard for you. Please visit the Clicks website or app to confirm your Clicks ClubCard number. Kindly note, should you cancel your Vitality membership at any time, your HealthyCare benefit and rewards will also end, but you'll remain a Clicks ClubCard member. If you want to cancel your Clicks ClubCard, please contact Clicks.
- If you want to apply for a Clicks ClubCard directly, you can do so in-store or online. To get a Clicks ClubCard, complete the application form at your nearest Clicks store or apply online at www.clicks.co.za and receive a digital Clicks ClubCard.
- Once you've completed the HealthyCare benefit activation, we'll need to verify that your partner
 cards are correct. Once we've done this, we'll send you an SMS confirming your activation. If you're
 a qualifying Discovery Bank client and have already activated the HealthyCare benefit through the
 KeyFIT programme, you don't need to activate the benefit again to earn the boosted HealthyCare
 rewards from the Vitality Money programme. This applies if you have a qualifying Discovery Bank
 account as listed above and have previously activated the HealthyCare benefit with an active Clicks
 ClubCard.

• If you're a qualifying Discovery Bank client who hasn't activated the HealthyCare benefit through the KeyFIT programme, you can activate it through the Vitality Money programme.

How to earn, increase and qualify for HealthyCare rewards

As a KeyFIT member and a qualifying Discovery Bank client with Vitality Money, your total KeyFIT HealthyCare rewards are based on your engagement with the KeyFIT and the Vitality Money programmes, as well as your qualifying monthly spend on your qualifying Discovery Bank credit card.

Here's how to earn and increase your HealthyCare reward as a KeyFIT member:

Activate the benefit

By activating the HealthyCare benefit, members 18 years or older on the Key**FIT** programme get up to 10% back at Clicks subject to meeting the <u>Rewards Qualifying Rules</u>. All members 18 years or older need to activate the HealthyCare benefit on their own KeyFIT profiles and link them to the Clicks ClubCard registered under their own ID number to earn rewards.

Engage with KeyFIT to get up to 15% back

To increase your HealthyCare rewards from the Key**FIT** programme to up to 15% back, complete a <u>Vitality Health Check</u> at a <u>Vitality Wellness Centre</u> or at an accredited pharmacy in the <u>Vitality Wellness Network</u>.

- The main member and spouse (if applicable) on the membership need to complete a Vitality Health Check every rolling 12 months to increase the reward percentage.
- If the main member and spouse (if applicable) don't complete their Vitality Health Check, the membership won't receive the increased KeyFIT reward of up to 15% back on HealthyCare items.
- If you don't complete the Vitality Health Check, you won't earn the increased reward.
- A Vitality Health Check is made up of a body mass index (BMI), blood pressure, cholesterol, glucose check and smoking status. This assessment must still be valid on the last day of the calendar month before your monthly reward calculation. A Vitality Health Check is valid for 12 months.
- View when your assessment is going to expire under your HealthyCare benefit information on the Discovery website.

The table below summarises how you can earn your HealthyCare reward percentage:

Where you can earn rewards and how much	What to do
Up to 10% back at Clicks	Activate the benefit.
Up to 15% back at Clicks	Activate the HealthyCare benefit and complete
	your Vitality Health Check.

Earning the percentages in the above table depends on you meeting the Rewards Qualifying Rules applicable to the KeyFIT rewards.

To understand how to make sure that you receive rewards, <u>learn more here</u>.

Rewards are determined on the last day of the month, depending on the validity of your Vitality Health Check, and are locked in on the last day of the month for the month ahead. The reward percentage will only change from the start of the month, which will increase when you complete your Vitality Health Check and will decrease when your Vitality Health Check expires.

Because each member is responsible for completing their assessments themselves, members of the same KeyFIT membership may have different reward levels depending on the validity of their Vitality Health Check. Adult dependants and children older than 18 years of age on the KeyFIT membership will only receive 10% back if the main member or spouse don't meet the Rewards Qualifying Rules.

Here is an example to illustrate this rule. If there is any difference between the example and the benefit rule, the benefit rule will apply.

Lesedi is the main member and her 23-year-old son, Banele, is an adult dependant. Both have activated the HealthyCare benefit and have met the Key**FIT** Rewards Qualifying Rules. Both Lesedi and Banele earn 10% back in rewards at Clicks for activating the HealthyCare benefit.

On 14 September 2024, Lesedi completes her Vitality Health Check. From 1 October 2024, Lesedi earns 15% back in rewards when she purchases HealthyCare items from Clicks.

On 14 September 2025, Lesedi's Vitality Health Check expires. She doesn't repeat her Vitality Health Check in September and from 1 October 2025, her reward level decreases to 10% at Clicks. She repeats her Vitality Health Check on 15 December 2025 and continues earning a 10% reward at Clicks until 1 January 2026, when her reward level increases to 15% at Clicks. Her reward level will remain at 15% until her Vitality Health Check expires on 15 December 2026.

Banele completes his Vitality Health Check on 10 October 2024. From 1 November 2024, and for the next 12 months, he earns 15% back in rewards at Clicks. On 5 October 2026, before his Vitality Health Check expires on 10 October 2025, he does his Vitality Health Check again and from 1 November 2025, his reward level remains at 15% at Clicks until the end of October.

If you, as an adult 18 years or older on a KeyFIT membership with an active HealthyCare benefit, don't complete your Vitality Health Check, you'll get 10% back at Clicks until your assessment has been

completed and is valid. The assessment must be valid on the last day of the calendar month before your monthly reward calculation. Your assessment is valid for 12 months. Find out on the Discovery website if your assessment is valid and how to maximise your rewards.

The KeyFIT programme ensures that our members stay on top of their health. To keep your HealthyCare benefit active and earning rewards, every member on the policy needs to make sure that their Vitality Health Check are current. If the status of your assessment isn't in keeping with the Rewards Qualifying Rules, you won't qualify for KeyFIT HealthyCare rewards. Learn more about these <u>Rewards Qualifying</u> Rules.

Engage with Vitality Money to get your HealthyCare rewards boosted to up to 40% back

Your personalised dynamic rewards may change based on your engagement with the Vitality Money programme. Your boosted Vitality Money rewards at Clicks are based on:

- Your Discovery Bank product: Discovery Bank Gold, Platinum or Black Card Account or Discovery Gold, Platinum, Black or Purple Suite
- Having activated Vitality Money, and your Vitality Money status
- The accumulated qualifying monthly spend on your Discovery Bank credit card. This will be used to determine a spend level, which will include local and international straight and budget purchases made online and in-store using the qualifying Discovery Bank credit card, based on the date the transaction was made. However, this only goes through once the transactions have been banked by the merchants. It will also include any spend on secondary credit cards associated with your primary Discovery Bank credit card account.

Note: The following transactions don't count towards your qualifying monthly spend:

- Cash withdrawals
- Traveller's cheque purchases
- Electronic funds transfers
- Payments made through online banking
- Debit orders
- Budget facility transfers
- Gambling transactions
- Health Banking transactions
- Discovery Pay transactions
- Any transactions with a Discovery Bank debit card

Your Discovery Bank product must be in good standing as defined in the <u>Discovery Bank account terms</u> and conditions:

"Good standing means that none of your Discovery Bank accounts and credit facilities are overdrawn, in arrears, in default, or subject to any legal process with Discovery Bank – including being under debt counselling, administration or sequestration and keeping your KYC (verification information) or AML (anti-money-laundering) information up to date."

Your Discovery Bank account must qualify for rewards.

Maximum potential HealthyCare rewards by bank product type

Qualifying Discovery Bank product	KeyFIT reward	Vitality Money reward	Total HealthyCare reward
Discovery Bank Gold Suite		+ Up to 15%	= Up to 30%
Discovery Bank Platinum Card Account	Up to 15%	+ Up to 25%	= Up to 40%
Discovery Bank Platinum Suite		+ Up to 25%	= Up to 40%
Discovery Bank Black Card Account		+ Up to 25%	= Up to 40%
Discovery Bank Black Suite		+ Up to 25%	= Up to 40%
Discovery Bank Purple Suite		+ Up to 25%	= Up to 40%

Understanding how your Vitality Money reward is calculated

- You will see two HealthyCare reward percentages in your Discovery Bank app: your current month's earned reward percentage and your dynamic reward percentage for the next month.
- Your current month's earned reward percentage is the rate at which you earn rewards on qualifying HealthyCare purchases made in the current calendar month. This allows you to make informed HealthyCare purchase decisions.
- Your current month's earned percentage is based on:
 - o The validity of your Vitality Health Check as at the last day of the previous calendar month
 - o The Discovery Bank product(s) you hold as at the last day of the previous calendar month
 - o Your Vitality Money status as at the last day of the previous calendar month
 - Your accumulated monthly qualifying spend on your Discovery Bank credit card for the previous calendar month.
- Your dynamic reward percentage for the next month changes throughout the current month based on:
 - o The completion status of your Vitality Health Check
 - Your Discovery Bank products
 - Your current Vitality Money status
 - o Your accumulated qualifying monthly spend on your Discovery Bank credit card.

- See the <u>rewards percentages guide</u> applicable to your Discovery Bank credit card colour to view the HealthyCare earn-rate calculation tables on the Discovery website.
- Your dynamic reward percentage on the last day of the current month will become your earned percentage from the first day of the next month.
 - Note that your earned percentage may fluctuate on the first few days of the month if there are still pending credit card transactions from the previous month. These are transactions that say
 Pending in your credit card transaction list in the Discovery Bank app.
 - You will be able to monitor your dynamic reward percentage in the Discovery Bank app and control your next month's reward by improving your Vitality Money status, completing your Vitality Health assessments, or increasing your monthly qualifying Discovery Bank credit card spend.
 - Your rewards are calculated on qualifying HealthyCare purchases made during the current calendar month based on your earned reward percentage and will be allocated to you in the first two weeks of the following month.
 - You will be able to see your current month's earned reward percentage in the Discovery app and on the Discovery website.

How to earn rewards on your HealthyCare purchases

To earn rewards from the KeyFIT and Vitality Money programmes, you must present and swipe your Clicks ClubCard or Clicks HealthyCare card at the till before the cashier rings up your purchases, then pay with your qualifying Discovery Bank credit card to earn HealthyCare rewards. Your HealthyCare rewards are awarded in Discovery Miles and paid in to your Discovery Miles Account.

- If you don't present your HealthyCare partner loyalty card, you don't earn any HealthyCare rewards from either the KeyFIT or Vitality Money programmes.
- If you don't pay using your qualifying Discovery Bank credit card, you only earn your HealthyCare reward from your Vitality Money programme.
- You get your HealthyCare rewards in Discovery Miles at 10 Discovery Miles per R1 earned, rounded up to the nearest whole Discovery Mile. These rewards will be paid to you monthly. You'll also earn base Discovery Miles on your qualifying credit card spend throughout the month from purchases at Clicks once the transactions have cleared.
- When making purchases online, you need to insert your Clicks ClubCard or Clicks HealthyCare card number at checkout to get rewards.
- Please note that you don't earn Vitality HealthyCare rewards for purchases made through third-party apps and online services other than those offered directly by Clicks.

- The collection or delivery date for online orders will be the date that Vitality processes the transaction (ie the delivery or collection date is the transaction date). The date that the order was placed isn't the transaction date.
- Discovery Miles limits, terms and conditions apply.

Rules about the HealthyCare benefit

- If you allow any other person to use your Clicks ClubCard or Clicks HealthyCare card, we have the right to cancel your HealthyCare benefit.
- The Clicks ClubCard and Clicks HealthyCare card aren't credit, debit or guarantee cards. They can only be used for earning rewards on purchases at Clicks.
- If you lose your Clicks ClubCard or HealthyCare card, you can order a new card by visiting a Clicks store or refer to your digital card number in the Clicks app.
- These terms and conditions may change at any time.

Spend criteria and calculation guidelines

Your monthly KeyFIT HealthyCare rewards are based on the following:

- As a single member on a KeyFIT membership, you can earn rewards on a maximum monthly
 qualifying spend of R1,000 on HealthyCare items at Clicks from the KeyFIT programme. To earn
 your boosted Vitality Money HealthyCare reward with Discovery Bank on R2,000 a month that you
 spend on HealthyCare items, make sure you pay for your purchases using your qualifying
 Discovery Bank credit card.
- As a family on a KeyFIT membership, you can earn rewards on a maximum monthly qualifying spend of R2,000 on HealthyCare items at Clicks from the KeyFIT programme.
- If there is one primary accountholder with a qualifying Discovery Bank product, they earn their boosted HealthyCare reward from Vitality Money on a maximum of R2,000 a month that they spend on HealthyCare items when they pay for those HealthyCare purchases using their qualifying Discovery Bank credit card.
- Each individual needs to have a minimum spend of R150 a month on qualifying HealthyCare items at each partner.
- To earn rewards, you must make sure that you've met the minimum qualifying spend each month.
 - Rewards are considered qualifying if the spend on qualifying items equals or exceeds the monthly minimum spend requirement.
 - o If the spend on qualifying items is below the minimum spend requirement, transactions will be disregarded and won't count towards that month's rewards calculation.
- If a member on the KeyFIT membership doesn't meet the Rewards Qualifying Rules, their minimum spend won't be considered for that month's reward calculation.

- The main member's HealthyCare spend is always rewarded first. If this is below the R2,000 limit, the HealthyCare qualifying spend of other members on the same KeyFIT membership are included in the reward in this order:
 - o Spouse
 - o Adult dependants
 - o Child dependants 18 years or older
- Your current month's earned reward percentage is the rate at which you earn rewards on qualifying HealthyCare purchases made in the current calendar month. This allows you to make informed decisions about your HealthyCare purchases.
- Your current month's earned percentage is based on the validity of your Vitality Health Check as at the last day of the previous calendar month.
- Your reward percentage for the following month changes throughout the current month based on the completion status of your Vitality Health Check.
- Your reward percentage on the last day of the current month will become your earned percentage from the first day of the next month.
- Your rewards are based on qualifying HealthyCare purchases made during the current calendar month and your earned reward percentage. We'll allocate these rewards to you in the first two weeks of the following month.
- When adult dependants or child dependants (18 years or older) on the KeyFIT programme are qualifying primary Discovery Bank accountholders and have activated the HealthyCare benefit, they earn Vitality Money rewards at their boosted Vitality Money percentage. These Vitality Money rewards are only earned on a maximum of R2,000 that they spend on HealthyCare items when they pay for those HealthyCare purchases using their qualifying Discovery Bank credit card.
- When a member of the KeyFIT policy is a Vitality Money member, the member receives their share of rewards from both the KeyFIT and Vitality Money programmes as Discovery Miles paid into their own Discovery Miles Account. However, this only applies if the main member on the KeyFIT programme hasn't withdrawn the agreement for this to happen.

How to query your reward

You need to keep your valid receipts for 60 working days after purchase:

- In case you have a query related to your reward
- To verify your purchases
- To award the appropriate rewards for your qualifying purchases.

The following are invalid and won't qualify you for rewards:

- Receipts that have been altered, photoshopped or photocopied
- Receipts created by a partner employee for purchases you didn't make

- Blank images with no receipts in view
- Receipts that are unclear or have blurry images
- Receipts that are missing information, such as the partner's name and loyalty card number. We
 need a full receipt with all information (no information must be cut off or missing from the
 receipt).
- Receipts submitted for the incorrect partner. This is when the receipt you submit doesn't match the Clicks receipt.
- A bank statement in place of a receipt.

The HealthyCare products that qualify for rewards

- Refer to the <u>Clicks HealthyCare catalogue</u> for a full list of HealthyCare items.
- Products listed in these catalogues can change at any time.
- Look out for the Vitality HealthyCare stamp on shelf labels in-store to identify HealthyCare items.
- All HealthyCare items are identified as "VIT" or "V" on your till slips.
- We choose the products that qualify for the Vitality HealthyCare benefit, and they may change from time to time.
- Discovery has worked closely with Clicks to make sure that the products included are safe and promote a healthier lifestyle.
- Every effort has been made to choose the best quality products to promote overall health and wellness. However, Discovery isn't responsible for any side effects or reactions that an individual may experience as a result of using these products.
- Discovery is also not responsible for any products that don't work for any reason.
- Please consult with a healthcare professional before buying any of the products, and read the package inserts on how to use these products safely.
- You don't receive HealthyCare rewards for over-the-counter medicine processed through your medical aid.
- Prescription medicine bought using the Vitality HealthyCare benefit doesn't qualify for the additional Vitality Money boost. Therefore, the maximum HealthyCare reward you can earn on any prescription medicine is 15% back.
- Products listed in the online catalogues are subject to supplier availability and may only be available at certain Clicks stores.
- The HealthyCare benefit is for personal household use only.
- The HealthyCare items identified in the HealthyCare catalogue override what is stated on the in-store shelf labels and on your till slips.

HealthyCare product categories

Product category	Why we've included these products
Baby care	Giving babies and mothers the best care from the start can
	make a difference to their future health.
Dental care	Good oral health is important for good overall health.
Eye care	Good eye care is important for good vision.
Fitness and wellbeing	Exercise training aids for the promotion of physical activity.
	Although it is best to follow a healthy, balanced diet for
	optimal health, we've a selected house-branded range of
	supplements to support your diet, if necessary.
Emergency care	First aid is the initial care of an injury or illness and can help
	prevent complications.
Foot and hand care	This promotes the treatment of ailments. This can help
	prevent other diseases and their complications.
Self-care	Good personal hygiene aids in the prevention of illness and
	the spread of infections.
Products to stop smoking	Stopping smoking drastically reduces the risk of
	cardiovascular disease and cancer.
Sun care	Using sunscreen with a high protection factor can help
	prevent skin cancer.
Clinical services	Access to regular screening and monitoring to enhance
	preventive care and health promotion.
Chronic care	Providing support in the daily management of chronic health
	conditions.

When we pay the reward

- A HealthyCare reward is paid out to you every monthly reward payout cycle.
- Your monthly reward cycle has been aligned to a calendar month cycle.
- Rewards will be allocated by the 15th of the following calendar month for transactions made in the current calendar month.
- Your HealthyCare rewards are allocated to you in Discovery Miles and paid into your Discovery Miles Account.
- Any delayed Discovery Miles allocations don't earn interest.
- When shopping at your HealthyCare partner, you immediately see the base Discovery Miles earned in your Discovery Miles Account on the Discovery Bank app once the transaction has

cleared. The Discovery Miles earned through the HealthyCare benefit are earned cumulatively and allocated into your Discovery Miles Account as a single allocation during your monthly reward cycle.

- Your memberships of the KeyFIT and Vitality Money programmes need to be active at time of allocation to still be eligible for your HealthyCare reward.
- We don't send reward statements. If you need a statement, please call Vitality on 0860 99 88 77 to request one.

Tax on rewards

- You may have a duty to pay tax on the rewards that you earn.
- It is your responsibility to speak to a tax practitioner for advice.
- We aren't responsible for any consequences if you don't to see a tax practitioner for advice or if you don't pay the applicable tax.

Acceptance of benefit terms and conditions

By activating the HealthyCare benefit, you agree to the limits, terms and conditions set out in this benefit guide.

Third-party consent when activating any Vitality benefit

By activating this benefit, you consent that Discovery Vitality (Pty) Limited, Discovery Bank Limited, and Clicks may process your payment and personal information as well as transaction data to administer the benefit effectively.

Ending or downgrading your KeyFIT membership

If your KeyFIT membership ends or you downgrade to a KeyFIT membership that doesn't qualify for the HealthyCare benefit, you won't get the KeyFIT portion of your HealthyCare reward. You'll still receive the applicable Vitality Money portion of your HealthyCare reward if your qualifying Discovery Bank products are still active. However, the reward percentage you qualify for might change. These rules apply.

Ending or downgrading your Vitality Money membership

If you close your qualifying Discovery Bank Card Account or Discovery Bank Suite and end your Vitality Money membership or downgrade to a Discovery Bank product that doesn't qualify for the HealthyCare benefit, you'll no longer receive the Vitality Money portion of your HealthyCare benefit. You'll still receive the KeyFIT portion of your HealthyCare rewards as loyalty points into your Clicks ClubCard, provided you still have an active KeyFIT membership. These rules apply.

Ending or downgrading your KeyFIT and Vitality Money memberships

You may not use the HealthyCare benefit and you won't earn HealthyCare rewards if:

- Both your KeyFIT membership and your qualifying Discovery Bank Card Account or Discovery Bank Suite with Vitality Money memberships end, or
- You downgrade to a KeyFIT membership or Discovery Bank product that doesn't qualify for the HealthyCare benefit.

Need help or additional information?

If you have any questions or need more information about the KeyFIT HealthyCare benefit, visit the Discovery Vitality Help page.

If, for any reason, there is a conflict between rules in this benefit guide and the KeyFIT Main Rules, the:

- KeyFIT Main Rules for Vitality Money members will always apply for the Vitality Money portion of the benefit
- KeyFIT Main Rules for KeyFIT members will always apply to the KeyFIT portion of the benefit.

If you have any gueries, contact call us on 0860 99 88 77 or chat to us on WhatsApp. Alternatively, you can also chat to a Vitality agent 24/7 through **Ask Discovery** on the website or in the Discovery app. Look out for the pink chat icon and tap to start chatting.

Or Register for **Ask Discovery** on WhatsApp. If you have already registered, scan this QR code to start chatting:



Keep up to date with the latest news from Vitality: Download the Discovery app, follow Discovery







(@Discovery_SA) and (DiscoverySA).



Specific limits, terms and conditions apply to each benefit and may be subject to change. We'll let you know if there are any product or benefit changes.

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