



# HealthyFood benefit guide

## KeyFIT & Vitality Money

### Get up to 40% off hundreds of HealthyFood items

#### What is the HealthyFood benefit?

The KeyFIT programme aims to make healthy eating easier with the HealthyFood benefit. The benefit offers you rewards of **up to 40% back on a range of healthy foods**, including vegetables, fruit, starchy foods, lean protein, fat-free dairy products, legumes, healthy fats, and oils at **Pick n Pay**.

#### 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 product and a Vitality Money membership.

If you not a KeyFIT member with an active KeyFIT membership as well as a qualifying Discovery Bank product and a Vitality Money membership, please select the correct benefit guide applicable to you from the tab in this link [Vitality product rules | Everything you need to know - Discovery](#)

If you are a Bankmed member on the Balance programme, you will need to log in to your profile on [www.balancesa.co.za](http://www.balancesa.co.za) to view the benefit guide that applies to you. This will ensure that you get the most out of your Balance rewards.

#### Who can use the HealthyFood benefit?

If you are 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 HealthyFood benefit.

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

Adult dependants and child dependants (18 years or older) on KeyFIT memberships are eligible to earn rewards from the KeyFIT programme if they are members of the Vitality Money programme. They are able to activate the HealthyFood benefit and earn rewards from the KeyFIT and Vitality Money programmes if they themselves are primary accountholders of a qualifying Discovery Bank product.

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

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

KeyFIT main members and spouses with the following Discovery Bank products may qualify to earn HealthyFood rewards from the KeyFIT programme, but do not qualify to earn the boosted rewards from the Vitality Money programme:

- Clients with Discovery Bank Transaction Accounts only
- Clients with Discovery Bank savings accounts only
- Clients who are secondary cardholders of a qualifying Discovery Bank product

## What you pay

You do not pay any fees for the HealthyFood benefit apart from your monthly KeyFIT contributions, monthly Discovery Bank fees and Vitality Money premium.

## Your HealthyFood rewards

Your KeyFIT and Vitality Money HealthyFood rewards will be allocated to you in Discovery Miles at a rate of 10 Discovery Miles for every R1 earned.

Discovery Miles is Discovery's one rewards currency that you can earn for getting healthy, driving well and spending responsibly. Your HealthyFood 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 HealthyFood reward percentage.

This document should be read in conjunction with the [Discovery Miles benefit guide](#) for Discovery Bank clients as well as the rewards percentages guide applicable to your Discovery Bank credit card colour. These documents are available under the Vitality Rules page when logged in to [www.discovery.co.za](http://www.discovery.co.za).

Your HealthyFood rewards will be calculated based on your qualifying HealthyFood spend as follows:

- As a KeyFIT member, you can get up to 15% back on HealthyFood items at Pick n Pay.
- As a Vitality Money member with a qualifying Discovery Bank product, you can boost your HealthyFood rewards by up to an additional 25% at Pick n Pay.

You earn HealthyFood rewards on qualifying purchases when you shop:

- In-store at Pick n Pay
- Online at [www.pnponline.co.za](http://www.pnponline.co.za)
- Using the Pick n Pay app

View the [Pick n Pay HealthyFood catalogue](#) to see the extensive list of HealthyFood items available.

## How to activate the HealthyFood benefit

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

- Log in to your KeyFIT profile on the Discovery app or the Discovery website. Navigate to Vitality and choose HealthyFood at Pick n Pay under KeyFIT. You can complete a quick activation, which will activate all your HealthyLiving benefits (HealthyFood, HealthyCare and HealthyGear) at once.
- Alternatively, if you have already activated one of your HealthyLiving benefits, you can choose to activate the remaining benefits separately at a later stage to start earning rewards if you do not have a partner card at the time of activation.
- You will not be able to activate the HealthyFood benefit at Pick n Pay if you do not have a Pick n Pay Smart Shopper card. You can apply for one in-store. Once you have collected the partner loyalty card, visit [www.discovery.co.za](http://www.discovery.co.za) to link your Pick n Pay Smart Shopper card to your HealthyFood benefit.
  - o Make sure that your ID number is linked to your Pick n Pay Smart Shopper card by visiting [www.pnp.co.za](http://www.pnp.co.za).
    - o Log in to your profile and then click on the **Your Account** drop-down menu and navigate to **My Dashboard** and then **Edit Profile**.
    - o Make sure that your ID number has been captured under your personal details.
- Once you have activated the HealthyFood benefit, you will receive an SMS confirming your activation.

If you have a Discovery Bank Card Account or Discovery Bank Suite, and if you have already activated the HealthyFood benefit through your KeyFIT programme, you do not need to activate the benefit again to earn HealthyFood rewards from the Vitality Money programme, provided that you have linked your KeyFIT HealthyFood card or Pick n Pay Smart Shopper card.

If you have already activated the HealthyFood benefit through your KeyFIT or Vitality Money programme and you are using a previously issued and activated KeyFIT HealthyFood card for your rewards at Pick n

Pay, you may continue using the card until it is lost or damaged. If you have lost or damaged your Vitality HealthyFood card, you will be required to get a new Pick n Pay Smart Shopper card and link the new Smart Shopper card to your ID number in store at Pick n Pay to continue earning rewards. If your Pick n Pay SmartShopper card does not match the card number displayed on the Discovery website or app, contact Pick n Pay on 0800 11 22 88 to continue earning your HealthyFood rewards.

Clients who were holders of the previous Discovery Card need to link their Pick n Pay Smart Shopper card to their HealthyFood benefit to continue earning HealthyFood rewards at Pick n Pay, as the previous Discovery Card is no longer your HealthyFood identifier.

## **How to earn, increase and qualify for HealthyFood rewards**

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

Here's how to earn and increase your HealthyFood rewards as a KeyFIT member:

### **Activate the benefit**

By activating the HealthyFood benefit, members 18 years or older on the KeyFIT and Vitality Money programme will get up to 10% back at Pick n Pay. Members 18 years or older need to activate the HealthyFood benefit on their own KeyFIT profiles and link it to the Pick n Pay Smart Shopper card registered under their own ID numbers to earn rewards.

### **Engage with KeyFIT to get up to 15% back**

To increase your HealthyFood rewards from the KeyFIT programme to up to 15%, complete a Vitality Health Check at a Vitality Wellness Centre or at an accredited pharmacy in the Vitality Wellness Network.

- You and your spouse (if applicable) each need to complete a Vitality Health Check every rolling 12 months to increase your reward and earn up to 15% back.
- If you and your spouse (if applicable) do not complete any assessments, you will not earn the increased reward.
- A [Vitality Health Check](#) is made up of a body mass index (BMI), blood pressure, cholesterol, and glucose check.
- You do not have to do all the tests at the same time, but you only get the increased reward once all the tests are done.
- This assessment must still be applicable on the last day of the calendar month prior to your monthly reward calculation. Your assessments are valid for a 12-month period.
- View remaining assessment expiry under your HealthyFood benefit information on the Discovery website.

Get rewarded with the KeyFIT programme	Where you can earn it
Up to 10%	At Pick n Pay, just by activating the benefit.
Up to 15%	At Pick n Pay, if you (as the main member) and your spouse (if applicable) go for a Vitality Health Check at a Vitality Wellness Centre or at an accredited pharmacy in the Vitality Wellness Network.

## Engage with Vitality Money to get your HealthyFood 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 Pick n Pay are based on the following criteria:

- 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 only 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 do not qualify 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 account must be kept in good standing. '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 keeping your Know Your Client and anti-money laundering information up to date. 'Legal process' excludes debt review as defined in the National Credit Act 34 of 2005.
- Your Discovery Bank account must qualify for rewards.

## Maximum potential HealthyFood rewards by bank product type

Qualifying Discovery Bank product	KeyFIT reward	Vitality Money reward	Total HealthyFood reward
Discovery Bank Gold Card Account and Discovery Bank Gold Suite	Up to 15%	+ Up to 15%	= Up to 30%
All other Discovery Bank Card Accounts and Discovery Bank Suites		+ Up to 25%	= Up to 40%

## Understanding how your Vitality Money reward is calculated

- You will see two HealthyFood reward percentages in your Discovery Bank app: your current month's earned reward percentage as well as 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 HealthyFood purchases made in the current calendar month. This allows you to make informed HealthyFood purchase decisions.
- Your current month's earned percentage is based on:
  - The validity of your Vitality Health assessments as at the last day of the previous calendar month
  - The Discovery Bank product(s) you hold as at the last day of the previous calendar month
  - Your Vitality Money status as at the last day of the previous calendar month, and
  - 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:

- The completion status of your Vitality Health assessments
  - The Discovery Bank product (s) you hold
  - Your current Vitality Money status, and
  - Your accumulated qualifying monthly spend on your Discovery Bank credit card.
- See the [rewards percentages guide](#) applicable to your Discovery Bank credit card colour to view the HealthyFood earn rate calculation tables.
- Your dynamic reward percentage on the last day of the current month becomes 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 clearing 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 based on qualifying HealthyFood purchases made during the current calendar month, based on your earned reward percentage and are 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 HealthyFood purchases

To earn rewards from the KeyFIT and Vitality Money programmes, you must present and swipe your KeyFIT HealthyFood card or Pick n Pay Smart Shopper card at the till before the cashier rings up your purchases, then pay with your qualifying Discovery Bank credit card to earn HealthyFood rewards. Your HealthyFood reward will be awarded in Discovery Miles and allocated into your Discovery Miles Account.

- If you do not present your HealthyFood partner loyalty card, you will not earn any HealthyFood rewards from either the KeyFIT or Vitality Money programmes.
- If you do not pay using your qualifying Discovery Bank credit card, you will only earn rewards on your HealthyFood spend from your KeyFIT programme and not the boosted HealthyFood rewards from your Vitality Money programme.
- You get your HealthyFood reward allocated to you in Discovery Miles at a rate of 10 Discovery Miles per R1 earned, rounded up to the nearest whole Discovery Mile. These rewards are allocated to you monthly. In addition, you earn base Discovery Miles on your qualifying credit card spend throughout the month from purchases at Pick n Pay once the transactions have cleared. When making purchases on [www.pnp.co.za](http://www.pnp.co.za), you need to ensure that your Pick n Pay Smart Shopper card or your KeyFIT HealthyFood card is linked to your Pick n Pay online profile. Your profile will automatically include your details so that on checkout, your Smart Shopper or your KeyFIT HealthyFood details will be included in the
- When making Pick n Pay purchases, you will only earn Vitality rewards for purchases made through Pick n Pay online, the Pick n Pay ASAP! app and the Mr D food app. No other online service and third-party apps used to purchase Pick n Pay grocery items, except for those mentioned above, will enable you to earn rewards.
- The collection or delivery date for online orders will be when Vitality processes the transaction (i.e. delivery or collection date is the transaction date). The date that the order was placed is not the transaction date.

### The example below explains how online transactions are processed.

On 31<sup>st</sup> May, you put an order for groceries through a HealthyFood partner. On 1<sup>st</sup> June, the groceries are delivered or collected. The date Vitality utilises to calculate your reward is the delivery or collection date of the order on 1<sup>st</sup> June rather than your order date of 31<sup>st</sup> May, then this will fall in the June calculation period and paid out in July.

Discovery Miles limits, terms and conditions apply.

## Rules about the HealthyFood benefit

If you allow any other person to use your HealthyFood loyalty cards (KeyFIT HealthyFood or Pick n Pay Smart Shopper card), we have the right to cancel your HealthyFood benefit.

- The HealthyFood loyalty cards (KeyFIT HealthyFood or Pick n Pay Smart Shopper card) are not credit, debit or guarantee cards. They can only be used for allocating rewards on purchases at Pick n Pay.
- The KeyFIT HealthyFood card is and remains Discovery Vitality's property at all times.
- If you lose your Pick n Pay Smart Shopper card, you can visit the customer care desk at any Pick n Pay store or call the Pick n Pay call Centre directly to register a new Smart Shopper card. Upon registration, Pick n Pay will communicate the updated Smart Shopper card number to Vitality. You will be able to log in to the Discovery website to verify that your new Smart Shopper card number is reflecting on the HealthyFood benefit page.
- Please note that the HealthyFood benefit is not available at Pick n Pay Express stores at BP garages.
- These terms and conditions may change at any time.

## How much can you get back in rewards each month

Your KeyFIT HealthyFood monthly reward is 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 HealthyFood items at Pick n Pay from the KeyFIT programme. To earn your boosted Vitality Money HealthyFood reward with Discovery Bank on R2 000 a month that you spend on HealthyFood items, make sure you pay for your purchases using your qualifying Discovery Bank credit card.
- KeyFIT members on a family membership policy can earn rewards on a maximum monthly qualifying spend of R2 000 on HealthyFood items at Pick n Pay from the KeyFIT programme.
  - o Where there is one primary account holder of a qualifying Discovery Bank product, they will earn their boosted HealthyFood percentage from Vitality Money on a maximum of R2,000 a month that they spend on HealthyFood items when they pay for those HealthyFood purchases using their qualifying Discovery Bank credit card.
    - o The KeyFIT main member's HealthyFood spend is always rewarded first. If this is below the R2 000 limit, then the HealthyFood purchases made by other members on the same KeyFIT policy are included in the reward, according to the following hierarchy:
      - Main member's qualifying spend
      - Spouse's qualifying spend
      - Adult dependant's qualifying spend



- Child dependant 18 years or older's qualifying spend
- When adult dependants or child dependants (18 years or older) on the KeyFIT programme are qualifying primary Discovery Bank accountholders and have activated the HealthyFood benefit, they will earn Vitality Money rewards at their boosted Vitality Money percentage on a maximum of R2 000 a month that they spend on HealthyFood items when they pay for those HealthyFood purchases using their qualifying Discovery Bank credit card.
- When a member of the KeyFIT policy is a Vitality Money member, the member will receive their share of rewards from both the KeyFIT and Vitality Money programmes as Discovery Miles allocated into their own Discovery Miles Account, provided that the main member on the KeyFIT programme has not revoked consent for this to occur.

Scenario	Qualifying KeyFIT HealthyFood spend limit	Portion qualifying for KeyFIT up to 15% back	Portion qualifying for boosted Vitality Money up to 25% back
Single member on a KeyFIT membership who is a primary Discovery Bank accountholder	R1 000	First R1 000 spend on HealthyFood items	First R2 000 spend on HealthyFood items that have been paid for with a Discovery Bank credit card
Family KeyFIT membership with one primary Discovery Bank accountholder	R2 000 shared by the family	First R2 000 spend on HealthyFood items by the main member, followed by spend on HealthyFood items by the spouse, then the adult dependant, then the child dependant 18 years or older on the policy, provided that the qualifying spend is less than the R2 000 policy limit	First R2 000 spend by the primary accountholder on HealthyFood items that have been paid for with the Discovery Bank credit card
Family KeyFIT membership with the main member and spouse as primary Discovery Bank accountholders	R2 000 shared by the family	First R2 000 spend on HealthyFood items by the main member, followed by spend on HealthyFood items by the spouse, then the adult dependant, then the child dependant 18 years or older on the policy, provided that the qualifying spend is less	First R2 000 spend on HealthyFood items that have been paid for with the Discovery Bank credit card, applied separately to each qualifying Bank account

		than the R2 000 policy limit	
Family KeyFIT membership with the main member, spouse, and adult dependant or child dependant 18 year or older as primary Discovery Bank accountholders	R2 000 shared by the family	First R2 000 spend on HealthyFood items by the main member, followed by spend on HealthyFood items by the spouse, then the adult dependant, then the child dependant 18 years or older on the policy, provided that qualifying spend is less than the R2 000 policy limit	First R2 000 spend on HealthyFood items that have been paid for with the Discovery Bank credit card, applied separately to each qualifying Bank account

## Earn examples

### Scenario 1: Single member on a KeyFIT membership who is a primary Discovery Bank accountholder

Peter is on an individual Vitality Health membership and has a Discovery Bank Gold Card Account. At the end of July, he had completed his Vitality Health assessment, was on Silver Vitality Money status, and had a total monthly qualifying credit card spend for July of R11 500. In August, he spent R1 750 on qualifying HealthyFood items at Pick n Pay and paid for these items with his Discovery Bank credit card. Based on the previous month's engagement, he already knew what his reward percentages would be while making these HealthyFood purchases.

	<b>Peter's rewards for August HealthyFood purchases</b>
--	---

<b>August earned reward percentage</b> Based on completion status of Vitality Health assessments at the end of July	<b>15% back</b> Vitality Health assessments completed
<b>August earned Vitality Money reward percentage</b> Based on Vitality Money status at the end of July and total monthly credit card spend for the month of July	<b>7.5% back</b> Monthly spend of R11 500 and Silver Vitality Money status
<b>Vitality Health qualifying spend limit</b>	<b>R1 000</b> Full amount qualifies for Vitality Health rewards
<b>Vitality Money qualifying spend limit</b>	<b>R2 000</b> Full amount qualifies for Vitality Money rewards
<b>August qualifying HealthyFood spend paid with Discovery Bank credit card</b>	<b>R1 750 spent</b>
<b>August HealthyFood reward from KeyFIT</b> Allocated in September	= R1 000 × 15% = R150 × 10 <b>= D1 500 earned</b>
<b>August HealthyFood reward from Vitality Money</b> Allocated in September	= R1 750 × 7.5% = R131.25 × 10 <b>= D1 313 earned</b>
<b>August HealthyFood total reward</b> Allocated in September	D1 500 + D1 313 <b>= D2 813 earned</b>

By 15 September, Peter will have had his total HealthyFood rewards for August of D2 813 allocated into his Discovery Miles Account (R281.30 for August).

## Scenario 2: Main member and spouse on Vitality Health membership, where only main member is a qualifying primary Discovery Bank account holder

Thabi and Erik are on a family Vitality Health membership. Thabi is the main member of the Vitality Health policy and has a Discovery Bank Platinum Suite. At the end of August both her and Erik had completed their Vitality Health assessments. Thabi was on Gold Vitality Money status and had a total monthly qualifying credit card spend for August of R21 750 (this also consisted Erik's general spend on his

secondary card linked to Thabi's account). In September, Thabi spent R3 100 on qualifying HealthyFood items at their preferred partner, and Erik spent R850. Thabi only paid for R2 000 of HealthyFood items with the Discovery Bank credit card. Thabi and Erik already knew what their reward percentages were based on their behaviour in August.

	<b>Thabi's rewards for September HealthyFood purchases</b>	<b>Erik's rewards for September HealthyFood purchases</b>
<b>September earned KeyFIT reward percentage</b> Based on completion status of Vitality Health assessments at the end of August	<b>15% back</b> Vitality Health assessments completed	<b>15% back</b> Vitality Health assessments completed
<b>September earned Vitality Money reward percentage</b> Based on Vitality Money status at the end of August and total monthly credit card spend for the month of August	<b>15% back</b> Monthly spend of R21 750 and Gold Vitality Money status	<b>n/a</b> Does not qualify for Vitality Money rewards as he is not a primary Discovery Bank account holder
<b>Vitality Health qualifying spend limit</b>	<b>R2 000 shared between Thabi and Erik</b> R2 000 spent between them qualifies for Vitality Health rewards. Thabi's spend is counted first, as she is the main member.	
<b>Vitality Money qualifying spend limit</b>	<b>R2 000</b>	<b>n/a</b>
<b>September qualifying Vitality Health HealthyFood spend</b>	<b>R3 100 spent</b>	<b>R850 spent</b>
<b>September qualifying Vitality Money HealthyFood spend</b>	<b>R2 000 spent</b> Of Thabi's R3 100 spend on HealthyFood items, she only used her Discovery Bank credit card to pay for R2 000	<b>n/a</b>
<b>September HealthyFood reward from Vitality Health</b> Allocated in October	= R2 000 × 15% = R300.00 × 10 <b>= D3 000 earned</b>	n/a as spend limit was reached
<b>September HealthyFood reward from Vitality Money</b> Allocated in October	= R2 000 × 15% = R300 × 10 <b>= D3 000 earned</b>	<b>n/a</b>

<b>September total HealthyFood reward</b> Allocated in October	D3 000 + D3 000 <b>= D6 000 earned</b>	<b>n/a as spend limit was reached by principal</b>
---	---	--

By 15 October, Thabi will have had both her total HealthyFood rewards for September of D6 000 allocated into her Discovery Miles Account (R600.00 for September).

### Scenario 3: Main member and spouse on KeyFIT membership, where both are qualifying primary Discovery Bank accountholders

Vik and Ashley are on a family Vitality Health membership. Vik is the main member; Ashley is the spouse. At the end of August both he and Ashley had completed their Vitality Health assessments. Vik is on a Discovery Bank Black Suite, on Diamond Vitality Money status, and his August total monthly qualifying credit card spend was R42 000. He spent R2 900 on HealthyFood items at their preferred partner in September and paid for these transactions with his Discovery Bank credit card. Ashley is on a Discovery Bank Gold Card Account, on Gold Vitality Money status, and her August total monthly qualifying credit card spend was R8 500. She spent R1 200 on HealthyFood items at Pick n Pay in September and paid for these transactions with her Discovery Bank credit card. Both Vik and Ashley already knew that their reward percentages were based on their behaviour in August.

	<b>Vik's rewards for September HealthyFood purchases</b>	<b>Ashley's rewards for September HealthyFood purchases</b>
<b>September earned Vitality Health reward percentage</b> Based on completion status of Vitality Health assessments at the end of August	<b>15% back</b> Vitality Health assessments completed	<b>15% back</b> Vitality Health assessments completed
<b>September earned Vitality Money reward percentage</b> Based on Vitality Money status at the end of August and total monthly credit card spend for the month of August	<b>25% back</b> Monthly spend of R42 000 and Diamond Vitality Money status	<b>7.5% back</b> Monthly spend of R8 500 and Gold Vitality Money status
<b>Vitality Health qualifying spend limit</b>	<b>R2 000 shared between Vik and Ashley</b> The full R2 000 spent between them qualifies for Vitality Health rewards. Vik's spend is counted first, as he is the main member.	
<b>Vitality Money qualifying spend limit</b>	<b>R2 000</b> Full amount qualifies for Vitality Money rewards per qualifying Discovery Bank account	<b>R2 000</b> Full amount qualifies for Vitality Money rewards per qualifying Discovery Bank account

<b>September qualifying HealthyFood spend</b>	<b>R2 900 spent</b>	<b>R1 200 spent</b>
<b>September HealthyFood reward from Vitality Health</b> Allocated in October	= R2 000 × 15% = R300.00 × 10 <b>= D3 000 earned</b>	n/a as family limit was reached
<b>September HealthyFood reward from Vitality Money</b> Allocated in October	= R2 000 × 25% = R500 × 10 <b>= D5 000 earned</b>	= R1 200 × 7.5% = R90 × 10 <b>= D900 earned</b>
<b>September total HealthyFood reward</b> Allocated in October	D3 000 + D5 000 <b>= D8 000 earned</b>	<b>D900 earned</b>

By 15 October, Vik and Ashley will both have their total HealthyFood rewards for September allocated into their own Discovery Miles Accounts. Their combined family rewards on HealthyFood purchases for September will be D8 000 + D900= D8 900 (R890.00 for September).

## The HealthyFood products that qualify for rewards

- Refer to the [Pick n Pay HealthyFood catalogues](#) for a full list of HealthyFood items.
- Products listed in these catalogues **can change at any time.**
- Look out for the Vitality HealthyFood stamp on shelf labels in store to identify HealthyFood items.
- All HealthyFood items are identified as “VIT” or “V” on your till slips.
- Vitality bases its HealthyFood principles on the most current policies and guidelines from local and international bodies.
- Vitality recognises that there is always new scientific evidence being reviewed and we make sure that health promotion policies align with the latest guidelines.
- We follow these recommendations when setting criteria for foods that are part of the Pick n Pay HealthyFood catalogue.
- The approved products represent the healthiest choices within each food group and, when taken in the required quantities, all form part of a healthy balanced diet.
- The product selection process for the HealthyFood benefit is constantly under review and subject to change, taking into account scientific and industry developments.
- Products listed in the online catalogues are subject to seasonal and supplier availability and may only be available at certain Pick n Pay stores.
- The HealthyFood benefit is for personal household use only.
- **Note:** The HealthyFood items identified on the HealthyFood catalogue shall at all times supersede what is stated on the in-store shelf labels and on your till slips.

## How we classify HealthyFood items

**Healthy foods** are minimally processed or whole foods that are nutrient-dense and low in added sugar or salt (sodium) and free from trans fats. When a variety of healthy foods are combined, they create a diet that promotes good health.

**Unhealthy foods** are highly processed, and high in added sugar or sodium. They are energy dense and nutrient poor and include sweets, chocolates, biscuits, crisps, sugary drinks (including fruit juice), high-fat baked and fried items (e.g. desserts, cakes, and pastries), and other sugary foods (e.g. jams and ice creams), processed meats (cold meats, sausages and bacon), salty snacks and foods (condiments and flavourings such as salted spices and seasoning, stock cubes and powder, soup and gravy powder, high-salt spreads and sauces), pretzels, flavoured corn and popcorn. Unhealthy foods and drinks can be harmful to health if eaten in excess.

**Neutral foods** still have a place in a healthy diet depending on the portion consumed, one's age, health status and exercise habits. Members are not rewarded or penalised for choosing them and within this category, members are still encouraged to make the healthier choice.

## When we pay your rewards

- A HealthyFood reward will be 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 HealthyFood rewards will be allocated to you in Discovery Miles and paid into your Discovery Miles Account.
- Any delayed Discovery Miles allocations do not earn interest.
- When shopping at a HealthyFood partner, you will 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 HealthyFood benefit will be earned cumulatively and allocated into your Discovery Miles account as a single allocation during your monthly reward cycle.
- Your membership on the KeyFIT and Vitality Money programmes need to be active at time of allocation to still be eligible for your HealthyFood reward.
- We do not generally send reward statements. If you need a statement, please call Vitality on 0860 99 88 77 to request one.

## How to query your reward

You need to keep your valid receipts for 60 (sixty) 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 quality purchases.

The following would invalidate your receipt, and do not qualify you for rewards:

- Receipts that have been altered, photoshopped or photocopied
- Receipts created by a partner employee for purchases you did not buy
- 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 require 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 does not match the selected partner or is not from a partner associated with the benefit
- We will not accept a bank statement in place of a receipt.

### **Tax on rewards**

- You might have a duty to pay tax on the reward 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 any applicable tax.

### **Acceptance of benefit terms and conditions**

By activating the HealthyFood 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 further consent to Discovery Vitality (Pty) Limited, Discovery Bank Limited, their authorised partner network and third parties (including but not limited to Pick n Pay) associated with the benefit may share your payment and personal information as well as transaction data to administer the benefit effectively, and in accordance to the [Vitality Main Rules](#) for [Vitality Money members](#).

### **Ending your membership**

#### **Ending or downgrading your KeyFIT membership**

If your KeyFIT membership ends or you downgrade to a KeyFIT membership that does not qualify for the HealthyFood benefit, you no longer receive the KeyFIT portion of your HealthyFood reward. You will still receive the applicable Vitality Money portion of your HealthyFood reward, provided that your qualifying Discovery Bank products are still active. However, the reward percentage you are eligible for might change. [The following rules will 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 does not qualify for the Vitality Money HealthyFood benefit, you will no longer receive the Vitality Money portion of your HealthyFood benefit. You will still receive the KeyFIT portion of your HealthyFood benefit, provided that you still have an active KeyFIT membership and you have provided us with your bank account details for rewards payment. [The following rules will apply.](#)


## Ending or downgrading both your KeyFIT and Vitality Money memberships

If both your KeyFIT and your qualifying Discovery Bank Card Account or Discovery Bank Suite and Vitality Money memberships end, or you downgrade to a KeyFIT membership or Discovery Bank product that does not qualify for the HealthyFood benefit, you may no longer use the HealthyFood benefit and will no longer receive HealthyFood rewards.

## Need help or additional information?

If you have any questions or need more information about the HealthyFood benefit, please visit [www.discovery.co.za](http://www.discovery.co.za) and click on KeyFIT, call 0860 99 88 77 or [send us a query](#).

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 apply for the Vitality Money portion of the benefit at all times and the KeyFIT Main Rules for KeyFIT members will apply to the Vitality Health portion of the benefit at all times.

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

  (@Discovery\_SA) and  (DiscoverySA).

Specific limits, terms and conditions apply to each benefit and may be subject to change. We will inform you when we make product or benefit changes.

Last updated June 2023