The following terms and conditions apply to the Vitality HealthyFood special offer which gives eligible Discovery members who join full Vitality Health and activate the HealthyFood benefit, between 01 June and 01 December 2020, a guaranteed R250 every month for up three months following the month of activation.

Terms and conditions for the Vitality HealthyFood special offer

1. The promoter is Discovery Vitality (Pty) Ltd ("Discovery Vitality), also referred to as 'us', 'we', and 'our'.

2. The Vitality HealthyFood special offer will start on 11 May 2020 and end on 01 December 2020 and is open to any member who is 18 years or older who is a member of an applicable scheme administered by Discovery Health, has a Discovery Life policy, or Group Risk fund that is eligible for a Vitality policy.

3. From 11 May 2020, Discovery members who join and activate full Vitality Health or Vitality Purple with an activation date of between 01 June 2020 and 01 December 2020 and also activate the HealthyFood benefit , will get up to R750 back on their HealthyFood purchases during this period at Pick n Pay **and** Woolworths over a 3-month period. The HealthyFood rewards will be paid in cash or awarded in a Discovery Miles equivalent amount depending on the members' Vitality product holding (Vitality Money). Refer to clause 11 of this document.

4. Eligible members will receive a guaranteed R250 back for up to 3 months, following their Vitality and HealthyFood benefit activation until January 2020, on their combined HealthyFood purchases at Pick n Pay and Woolworths in June, July, August, September, October, November and December which equals up to R750 back in total for the offer period depending on the date of activation as follows:

Policy activation date	Benefit cut-off date to qualify for payment in the following month	Number of payments
1st June 2020	28th June 2020	3 x payments in July, Aug, Sept
1st July 2020	28th July 2020	3 x payments in Aug, Sept, Oct
1st Aug 2020	28th Aug 2020	3 x payment in Sept, Oct, Nov
1st Sept 2020	28th Sept 2020	3 x payment in Oct, Nov, Dec
1st Oct 2020	28th Oct 2020	3 x payment in Nov, Dec, Jan
1st Nov 2020	28th Nov 2020	2 x payment in Dec, Jan
1st Dec 2020	28th Dec 2020	1 x payment in Jan

Where a Discovery Vitality Health member is also a Discovery Bank client with Vitality Money, the member will receive the above boosts in Discovery Miles together with their normal Vitality Money HealthyFood reward.

5. The special offer is valid for full Vitality Health and Vitality Purple memberships activated between 01 June 2020 and 01 December 2020 (the offer period) and open to members who:

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- Join Vitality during the offer period
- Joined Vitality in a previous month with the activation date falling within the offer period.
- These members must not have lapsed their policies activated during the previous Vitality special offer or in the past 90 days before May 2020.

6. New Discovery Vitality members are eligible for this offer. This refers to members that are not currently on Vitality and have not lapsed their policies within the 90 days prior to the date of activation.

Eligibility

7. To qualify for this special offer, the member must buy a full Vitality Health or Vitality Purple membership from May 2020 with an activation date between 01 June 2020 to 01 December 2020 (There are no restrictions on the underlying or initiating policy start dates). A Vitality membership is bought when a sale has been completed successfully through various Vitality channels such as a paper application, sales call or online activation.

8. **Discovery members qualify** for the special offer if they:

    8.1. belong to a Discovery Health medical scheme or certain schemes administered by Discovery Health (Pty) Ltd eligible for a Vitality policy and take out a full Vitality Health policy.

    8.2. are over the age of 18 and have a Discovery Life plan eligible for a Vitality policy and take out a full Vitality Health policy.

    8.3. are part of a qualifying Group Risk policy and take out a full Vitality Health policy.

    8.4. are upgrading from KeyFit, Balance, Vitality Active, Vitality Health Tracker, Vitality Active Rewards for Doctors and Vitality Active Rewards for SAB and Remedi to a full Vitality policy.

    8.5. are upgrading to Vitality Purple from Vitality Health Tracker or are taking out a Vitality Purple policy with no existing Vitality product.

    8.6. belong to the Glencore Medical Scheme and take out a full Vitality Health policy.

    8.7. are not principal members on their own Vitality plan or policy (such as spouses and adult dependents), but choose to start their own Vitality policy, meaning that they become principal members. The cancellation clause stated in point 6 above will not apply to these members.

9. Vitality monthly contributions for 2020 are:

	Vitality fees
Member	R280
Member + one dependant	R340
Member + two or more dependents	R395

10. **Discovery members will not qualify** for the special offer if they:

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10.1. do not have a Vitality membership but join other Vitality products such as Balance, Vitality Active, Vitality Health Tracker, Vitality Active Rewards for Doctors and Vitality Active Rewards for SAB and Remedi within the offer period.

10.2. are downgrading from Vitality Purple to Vitality

10.3. are upgrading from Vitality to Vitality Purple

10.4. cancel an existing Vitality membership that was activated during the communication and offer period of 11 May 2020 to 01 December 2020.

10.5. cancelled their Vitality membership three months or less before the promotion period (01 March 2020 – 31 May 2020).

HealthyFood rewards

9. All new Vitality Health members who qualified for the special offer must activate or have an active HealthyFood benefit by the 28th of the policy activation month in order to qualify for the HealthyFood rewards to be awarded to them. Members can visit www.discovery.co.za or log in to the Discovery app to activate the HealthyFood benefit. Find out more here.

10. New Vitality Health members who qualified for the offer and do not hold an eligible Vitality Money Discovery Bank product will be awarded their HealthyFood rewards amount in cash, into their nominated bank account as specified during the HealthyFood benefit activation. Members who qualified for the offer and also have a Vitality Money eligible Discovery Bank product, will be awarded their HealthyFood rewards in Discovery Miles (at a conversion rate of 10 Discovery Miles to R1) into their Discovery Bank Miles account.

11. Each qualifying member's HealthyFood rewards amount will be awarded monthly before the 10th of the calendar month following the month in which their HealthyFood purchases were made. Their reward may be received in two transactions that add up to R250 per month, should their monthly HealthyFood rewards fall below the R250 guaranteed amount. A qualifying member's total HealthyFood reward guarantee will depend on the Vitality membership activation date within the offer period as follows:

11.1. Activation of full Vitality Health from 1 July 2020 will qualify members for a guaranteed R250 back on HealthyFood purchases in , August, September and October 2020 – this is equivalent to R750 cash back or 7 500 Discovery Miles.

11.2. Activation of full Vitality Health from 1 August 2020 will qualify members for a guaranteed R250 back on HealthyFood purchases in September, October and November 2020 – this is equivalent to R750 cash back or 7 500 Discovery Miles.

11.3. Activation of full Vitality Health from 1 September 2020 will qualify members for a guaranteed R250 back in October, November and December 2020 – this is also equivalent to R750 cash back or 7 500 Discovery Miles.

11.4. Activation of full Vitality Health from 1 October 2020 will qualify members for a guaranteed R250 back in November, December 2020 and January 2021 – also equivalent to R750 cash back or 7 500 Discovery Miles.

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11.5. Activation of full Vitality Health from 1 November 2020 will qualify members for a guaranteed R250 back in December 2020 and January 2021 – this is equivalent to R500 cash back or 5000 Discovery Miles.

11.6. Activation of full Vitality Health from 1 December 2020 will qualify members for a guaranteed R250 back or 2 500 Discovery Miles in January 2021.

11.7. Should the calculated HealthyFood reward fall below R250 in value in a given month within the offer period, the reward may be awarded in two separate transactions. One amount will be awarded based on the calculation using the purchase amount and the other to top up the reward to equal R250.

Example: Sally joins Vitality in September 2020 with the activation date of 01 October 2020 and is part of a family of 2 people.

She activates her HealthyFood benefit, links her card and selects Woolworths as her preferred partner. Her HealthyFood benefit gives her up to 10% back on purchases at Woolworths and Pick n Pay.

Sally completes her online Vitality Age assessment before 28 October 2020 and increases her HealthyFood rewards to up to 15% back at Woolworths (her preferred partner), she will still get up to 10% back at Pick n Pay as well.

Sally spends R500 on HealthyFood at Woolworths in October 2020. She will be rewarded with 15% back on her purchase:

R500 x 15% = **R75**

Because Sally's reward does not come up to R250, her R75 reward will be paid to her plus an additional **R175** in a separate payment by the 10th of December to bring her reward up to **R250**.

Sally continues to receive her guaranteed cashback in December and January. From January 2021 onwards, Sally will be paid her earned HealthyFood benefit rewards only as the special offer period would have ended in December 2020.

General

12. The offer is non–transferable and cannot be exchanged for cash or anything else. It also cannot be extended beyond the campaign period.

13. Discovery Vitality (Pty) Ltd is not responsible for any misrepresentation caused due to an unintentional copy error, typing error or an error by omission that may occur on any of our promotional material.

14. If you break or try to break any of these rules and the Vitality Main rules, we will immediately disqualify you.

15. We as Discovery Vitality (Pty) Ltd, reserve the right to change or cancel the special offer if we think it's necessary. If we do alter or cancel this special offer, all participants agree to give up any rights they may have against us, our affiliates or associated companies. We will notify all participants before cancelling or altering the promotion.

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16. If required as a result of legislation or other legal reasons, the Promoter reserve the right to terminate this campaign immediately. In the event of such termination, all participants agree to waive any rights that they may have in terms of this offer and acknowledge that they will have no recourse against the Promoter or its agents. The Promoter further reserve the right to terminate this offer in the event that it is held to be, or becomes, unlawful.

17. Discovery Vitality members need to get their own tax advice about any benefit they may get in terms of these rules. Discovery Vitality will not be responsible for any tax consequences.

18. By participating in this special offer, all participants agree to be bound by these rules. In addition, save as varied in the campaign terms referred to in this document, all relevant terms, conditions and limits relating to your HealthyFood benefit guide applies. Further participants shall be bound by the Vitality Main Rules, or Vitality Money Rules, whichever applicable.

19. Participants can get a copy of the Vitality Main Rules here.

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