

DISCOVERY FUEL REWARDS COMPARISON

The fuel price has increased by over 8% from January 2024. Discovery Insure offers a solution that will help clients combat the rising fuel prices while also making sure that they have comprehensive insurance.

This is how our fuel cash back programme compares to other providers' fuel rewards:

Reward programme	Benefit	Maximum cash back a litre ¹	Fuel station	Number of fuel stations across the country ⁴
Discovery Insure (Vitality Drive)	From 1.25% to 50% of client's fuel spend a month	R12.06	bp & Shell	1 185
Pick n Pay Smart Shopper ²	10 Smart Shopper points for every litre of petrol	R0.10	bp	548
Clicks ClubCard	1 Clicks ClubCard point for every litre of petrol	R0.10	Engen	998
FNB eBucks	10c to R4 a litre	R4.00	Engen	998
Shell V+ ³	15c a litre	R0.15	Shell	637
Standard Bank UCount	20c to R5 a litre	R5.00	Astron Energy & Caltex	683
Capitec Live Better Benefits	20c a litre	R0.20	Shell	637
ABSA Rewards	From 0.5% to 30% of client's fuel spend a month	R7.23	Sasol	354
Dischem	10 Dischem Benefit rewards a litre	R0.10	Total	547

Vitality Drive offers clients the **highest cash back** on fuel spend. Unlike most other providers, our fuel cash back is linked to fuel spend (which is affected by the fuel price) rather than the number of litres bought. **So, as the fuel price goes up, our clients get more rewards.**

¹ Based on a March 2024 fuel price of R24.13 a litre of unleaded petrol.

² Your clients can swipe both their Vitality Drive card and Pick n Pay Smart Shopper card at bp.

³ Remind your clients to swipe their Vitality Drive card at Shell as they can only swipe one loyalty card.

⁴ According to the most recent data available

The rewards clients can earn on different programmes

We compare the maximum rewards a client would earn if they spend R2,413 (100 litres based on a fuel price of R24.13 a litre) of fuel a month

<p>VITALITY DRIVE</p> <p>R2,413 x 50% = R1,206 fuel cash back OR R2,413 into their Insure Funder Account</p>	<p>UCOUNT</p> <p>100 litres x R5 = 5,000 rewards points = R500 to spend at Astron Energy or Caltex</p>	<p>EBUGKS</p> <p>100 litres x R4 = 4,000 eBucks = R400 to spend in the eBucks store</p>
<p>DISCHEM REWARDS</p> <p>100 litres x R0.10 = 1,000 Dischem Benefit rewards = R10 to spend at Dischem</p>	<p>SMART SHOPPER</p> <p>100 litres x R0.10 = 1,000 Smart Shopper points = R10 to spend at Pick n Pay</p>	<p>CLUBCARD</p> <p>100 litres x R0.10 = 100 ClubCard points = R10 to spend at Clicks</p>
<p>V+</p> <p>100 litres x R0.15 = R15 cash back</p>	<p>LIVE BETTER BENEFITS</p> <p>100 litres x R0.20 = R20 cash back</p>	<p>ABSA REWARDS</p> <p>R2,413 x 30% = R723 fuel cash back</p>

DISCOVERY INSURE OFFERS **67% MORE VALUE** THAN ABSA REWARDS*

An in-depth look into Vitality Drive, UCount, FNB eBucks and ABSA Rewards



Clients can earn up to 50% fuel cash back on their bp and Shell spend, limited to R1,500 a month, if they:

- Are on the Classic or Purple Plan
- Have home insurance of at least R300,000 (household contents, building or both)

Client's monthly fuel cash back is calculated by taking the lower of their Vitality Drive points or their monthly fuel spend multiplied by their cash back percentage. The maximum monthly fuel cash back is limited to the client's motor vehicle premium (excluding VAT).

ADDITIONAL REWARDS EACH MONTH

Clients can choose to have their fuel cash back paid into their bank account to spend wherever they choose, paid in Discovery Miles or have the cash back **DOUBLED** when paid into their Insure Funder Account (IFA).

Clients with a Discovery Bank account can earn an additional 20% of their fuel spend at bp and Shell. This is limited to R1,000 spend per month.

* The closest competitor



Standard Bank UCount

Clients can collect up to R5 a litre back in rewards points, based on their card type and rewards tier:

Qualifying card type	Tier 1 (0 – 399)	Tier 2 (400 – 574)	Tier 3 (575 – 724)	Tier 4 (725 – 874)	Tier 5 (875 + tiering points)	Earning cap
Credit	30c a litre	45c a litre	90c a litre	R1.50 a litre	R5 a litre	R500 per month
Debit/Cheque	20c a litre	30c a litre	60c a litre	R1 a litre	R2 a litre	

ADDITIONAL REWARDS EACH QUARTER

Clients can earn up to R10 a litre back in rewards points at qualifying Caltex/Astron. This is subject to additional qualifying requirements:

- 100% of client's fuel spend must be done at participating Astron Energy Forecourts or Caltex in the Fixed Cycle
- Any spend at non-participating Caltex/Astron Energy Forecourts will not qualify
- Clients must hold a transactional current account and two other products with Standard Bank
- You must be an active mRewards member with a minimum spend of R500 at Macro in the Fixed Cycle
- Fuel paid with personal garage cards, corporate or fleet cards are excluded
- The spend cap on the fuel rewards is R2,500 or 20% of your qualifying spend



FNB eBucks

Clients can earn up to R4 a litre in eBucks for fuel spend with their qualifying FNB or RMB Private Bank Card, depending on their:

- Account type: Easy, Gold, Premier, Private clients, Private Wealth or RMB Private Bank. Each account has its own set of qualifying criteria.
- Reward level: This is determined by how many points clients have collected in a calendar month. Clients collect points based on how they bank.

ADDITIONAL REWARDS EACH QUARTER

Clients can earn up to R8 a litre back in eBucks each quarter on fuel spend at Engen.

This is subject to additional qualifying requirements:

- Clients must make sure their vehicle is financed with Wesbank.
- Clients must add their vehicle to 'navi-gate life' on the FNB/RMB app.
- 100% of client's fuel spend for that quarter must be done at Engen.



ABSA Rewards

Clients can earn up to 30% cash back for fuel spend with their ABSA card, depending on their Rewards Tier. This benefit is limited to a maximum cash back of R900 per month at the maximum tier

Qualifying card type	Tier 1 (0-479)	Tier 2 (480-579)	Tier 3 (580-679)	Tier 4 (680-779)	Tier 5 (780+ tiering points)	Earning cap
Credit	1%	1.5%	2.5%	6.5%	30%	R900
Debit/Cheque	0.5%	0.65%	0.75%	2%	4.5%	

The statistics found in this research represent Discovery car and home insurance only and not Discovery Business Insurance. Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits. Terms and conditions apply. All information regarding various rewards programmes was obtained from the respective providers' websites. This comparison was updated in March 2024. Discovery Insure may not be held liable for any misrepresentations contained herein. Go to www.discovery.co.za for more details or call 086 0 751 751.