

DISCOVERY FUEL REWARDS COMPARISON

The fuel price has increased by over 26% over the last year. 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
Discovery Insure (Vitality Drive)	From 5% to 50% of client's fuel spend a month	R10.98	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	Caltex	683
Capitec Live Better Benefits	20c a litre	R0.20	Shell	637

Vitality Drive offers clients the **highest cash back** on fuel spend. Unlike 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 an April 2022 fuel price of R21.96 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.

THE REWARDS CLIENTS CAN EARN ON DIFFERENT PROGRAMMES

We compare the maximum rewards a client would earn if they spend R1098 (50 litres based on a fuel price of R21.96 a litre) of fuel a month

VITALITY DRIVE

R1098 x 50%
=
R549 fuel cash back
OR
R1098 into their Insure Funder Account

UCOUNT

50 litres x R5
=
2 500 rewards points
=
R250 to spend at Caltex

EBUGKS

50 litres x R4
=
2 000 eBucks
=
R200 to spend in the eBucks store

V+

50 litres x R0.15
=
R7.50 cash back

SMART SHOPPER

50 litres x R0.10
=
500 Smart Shopper points
=
R5 to spend at Pick n Pay

CLUBCARD

50 litres x R0.10
=
50 ClubCard points
=
R5 to spend at Clicks

LIVE BETTER BENEFITS

50 litres x R0.20
=
R10 cash back

DISCOVERY INSURE OFFERS MORE THAN TWICE THE VALUE OF STANDARD BANK'S UCOUNT*

AN IN-DEPTH LOOK INTO VITALITY DRIVE, UCOUNT AND FNB eBUGKS



Clients can earn up to 50% fuel cash back on their bp and Shell spend, limited to R800 a month, if they:

- Are on the Classic or Purple Plan
- Complete and pass the Annual MultiPoint check at a Discovery Drive Centre or Tiger Wheel & Tyre
- Have home insurance of at least R250 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.

ADDITIONAL REWARDS EACH MONTH

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

* 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
Debit/Cheque	20c a litre	30c a litre	60c a litre	R1a litre	R2 a litre	



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 R4 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.