

## Run the world with Contiki and Discovery Bank Terms and conditions

*Win a trip for two on the Contiki Run Club European Highlights tour  
12 May 2025 – 12 July 2025*

These terms and conditions apply to the **Contiki and Discovery Bank competition**, taking place from 12 May 2025 to 12 July 2025. One lucky winner stands a chance to win a trip for two on the Contiki Run Club: European Highlights tour.

By taking part in this promotion, you agree to and accept these terms and conditions.

### The competition **and who qualifies**

1. The promoters are Discovery Bank Ltd, Discovery Vitality (Pty) Ltd and Contiki, also referred to as 'promoter', 'us', 'we' and 'our'.
2. The 'participant' is the qualifying client who has chosen to take part in the competition, also referred to as 'you' and 'your'.
3. All information relating to this competition and any information we publish on any promotional material forms part of the terms and conditions.
4. The competition starts on 12 May 2025 and ends on 12 July 2025 at 23:59.

### Qualifying for this **competition**

5. This competition is open to all South Africans, who are between the ages of 18 years and 35 years and are:
  - 5.1. A Discovery Bank primary account holder or secondary cardholder with any of the products listed below:
    - a. A Discovery Bank Transaction Account with pay--as--you--transact fees
    - b. A Discovery Bank Transaction Account with bundled fees
    - c. A Discovery Bank Credit Card Account
    - d. A Discovery Bank Suite
    - e. A Discovery Account (applicable to Vitality Health members only)You must have an active Vitality Money status.
6. If you are a client with only a Discovery Bank savings product, you must upgrade to a Discovery Bank transaction or credit card account to qualify for the competition. Credit approval depends on income verification and creditworthiness.
7. If you have the previous Discovery Card product, which is now administered by Discovery Bank, you must switch your previous Discovery Card to a new Discovery Bank credit card product and activate Vitality Money to qualify for the competition.
8. This competition is not open to:
  - 8.1. Directors, members, partners, agents, employees or consultants of the Discovery Group of companies, the Promoters or any supplier of goods or services in connection with the competition
  - 8.2. The spouse, life partner, business partner or associate, or the natural or adopted parent, child or sibling of any of the persons specified in 8.1 above.

## How the **competition** works

9. One qualifying participant will stand the chance to win.
10. For this competition, you can enter in one of the following ways:
  - 10.1. One entry for every R500 spent using their Discovery Bank credit or debit card
  - 10.2. Five entries for every booking through the Vitality Travel platform
11. To have a valid competition entry, the participant must:
  - 11.1. Have entered using their details on the competition entry page
  - 11.2. Have signed up for the Contiki newsletter
12. Entries received after the competition closes will not be valid, regardless of the reason for the late entry.
13. From the qualifying entries, one randomly selected client will win the prize and we will contact them.
14. The winner will be contacted by 15 July 2025 and must accept the prize by no later than 18 July 2025.

## The **prize**

15. The prize includes two spots on the Contiki Run Club: European Highlights tour taking place from 24 August to 4 September 2025. It will also include two economy class return tickets to London flying out from OR Tambo International Airport or Cape Town International Airport AND 100,000 Discovery Miles.
  - 15.1. Passport/visa costs, optional experiences, gratuities and other items not mentioned above is for travellers' own costs.
16. The prize is non-transferrable and cannot be resold or exchanged for cash.
17. By accepting the prize, the winner voluntarily assumes all risks and dangers related to it.
18. We do not make any representations or give any guarantees that:
  - 22.1 Your entry or participation in the competition will result in you winning a prize
  - 22.2 A prize, or any aspect of it, will meet your requirements, preferences or expectations
  - 22.3 A prize, or any aspect of it, will be satisfactory, punctual, free from defects, safe, reliable or fit for any particular purpose.
19. Regarding your companions in your travel arrangements:
  - 23.1 These terms and conditions will apply mutatis mutandis to your companions. You undertake to make them aware of this. It is recorded that these terms and conditions will apply to your companion whether you made them aware of it or not.
  - 23.2 You assume full responsibility for them.
20. If you are the winner of this competition, we may request written consent to publish your name, video or photos of you or all of these in any media to promote and advertise any of our brands, goods or services without paying you fees or royalties. You will still get the prize if you choose not to take part in the publicity.

*(Mutatis mutandis means: All necessary changes having been made or with the necessary changes!)*

## Additional terms and conditions

21. [Discovery Bank account terms and conditions](#) and [Vitality Money main rules](#) terms and conditions apply.
22. The promoters reserve the right to cancel or change the competition rules subject to notice ahead of time. If this happens, you as a participant will lose and abandon any rights you may have against the promoters, our affiliates and associated companies to the extent permitted by law.
23. Your Discovery Bank account must be in good standing ([as defined here](#)) for you to participate in the competition.
24. If required by legislation or for other legal reasons, we the promoters reserve the right to cancel this competition at once and without notice. If this happens, you agree to lose any rights that you may have in terms of this competition. You accept that you will have no recourse against us or our agents to the extent permitted by law. We further reserve the right to cancel this promotion at once and without notice if the promotion is held to be or becomes unlawful.
25. We are not legally responsible for any misrepresentation caused by an unintentional copy error, typing error or omission that may occur in any promotional material.
26. If you break or try to break any of these rules, we will immediately disqualify you.
27. You need to get your own tax advice about any benefit you may get in terms of these rules. We are not responsible for any tax consequences.
28. As a participant, you understand and agree that to take part in the competition, we must collect and use personal information about you, including transaction data. This promotion falls under the terms of the [Discovery privacy statement](#) and is done in accordance with the provisions of the Protection of Personal Information Act 4 of 2013. You may write to us at [privacy@discovery.co.za](mailto:privacy@discovery.co.za) should you have any questions or concerns regarding how we will use your personal information.
29. In instances where we establish that the participant commits fraud or miscommunicates any information, we reserve the right to cancel the prize with immediate effect, depending on the fraudulent conduct or miscommunication.
30. For more information on Vitality Travel rewards, visit the [Vitality Product Rules page](#).
31. Vitality Main Rules, Discovery Miles and the Contiki terms and conditions apply.

May 2025