
Discovery Bank DStv reward campaign terms and conditions

11 May 2026 – 30 June 2026

This campaign allows Discovery Bank clients to get up to 50% back in Discovery Miles when paying your DStv package from a qualifying Discovery Bank account. These terms and conditions apply to the **Discovery Bank DStv reward** campaign running from 11 May 2026 until 23:59, 30 June 2026. By taking part in this campaign, you agree to and accept these terms and conditions.

The campaign **and who qualifies**

1. The campaign is administered by Discovery Bank Limited, also referred to as “us”, “we” and “our”.
2. The “client” is the qualifying person with a qualifying Discovery Bank product.
3. The “participant” is the Discovery Bank client who has chosen to take part in the campaign.
4. All information relating to this campaign and any information we publish on any promotional material forms part of the terms and conditions.
5. The campaign period starts on **11 May 2026** and ends on **30 June 2026**.
6. Please note that Discovery Bank reserves the right to end or extend this campaign.

Qualifying for this **campaign**

7. Participants can earn up to **50% back in Discovery Miles** on their DStv package payments when paid from a qualifying Discovery Bank account. This is achieved by **doubling the client’s standard reward rate during the campaign period**. For example, if a client would typically earn 15%, they will earn 30% during the campaign.
8. This campaign is open to all qualifying Discovery Bank clients in South Africa who are 18 years or older and:
 - 8.1. Are the primary accountholder of a Transaction Account, Discovery Bank Credit Card Account or Discovery Bank Suite.
 - 8.2. Have an account in good standing.
 - 8.3. Have a DStv debit order set-up or a DStv subscription payment is made from a qualifying Discovery Bank account, provided qualifying spend rules are met at the time of the transaction.
 - 8.4. Process the payment/s for DStv directly through an official DStv platform (DStv.com, MyDStv App, WhatsApp, Pay on TV) or approved DStv payment method. Qualifying payments include recurring card payments, consistent month-to-month card payments made through DStv self-service platforms, and debit orders. Payments made through external channels such as another banking app, EFTs, retail stores (including Shoprite, Pick n Pay, and PEP), or third-party payment providers such as Kazang, Flash, and Blue Label do not qualify for rewards from Discovery Bank.



- 8.5. Have an active Vitality Money status.
- 8.6. You meet the minimum monthly qualifying spend on your Discovery Bank card.
9. Participants with Discovery Bank savings products only, must upgrade to a Discovery Bank credit card account (Card Account or Suite) or Discovery Bank Transaction account to qualify for the campaign.
10. Participants with the previous Discovery Card product, which is now administered by Discovery Bank, are required to switch their previous Discovery Card to a new Discovery Bank credit card product and activate Vitality Money to qualify for the promotion.
11. The dynamic **Discovery Bank DStv** reward percentage is based on each participant's engagement with Vitality Money, your product and accumulated qualifying spend in the current month.

More about **rewards**

12. Participants can track their **Discovery Bank DStv** rewards earned in the Discovery Bank app. The rewards percentages are shown as two percentage figures, for the current month and dynamic rewards percentage for the next month.
 - Participants' DStv rewards are individually calculated based on their dynamic rewards earn rates.
13. The DStv reward is calculated by applying the individual campaign rate for the current month to the qualifying transaction amount, multiplied by 10 and rounded off to the nearest Discovery Mile.
14. **Discovery Bank DStv** rewards will be allocated to the participant as soon as we successfully process the DStv debit order or the merchant has banked the card payment, meaning participants earn Discovery Miles for their DStv package payment in real time upon successful payment.
15. If the transaction for the participant's DStv subscription is paid by another Discovery Bank client, the client whose account payment is paid from will receive the Discovery Bank DStv reward (Discovery Miles).
16. There is a monthly threshold of R979 for Discovery Bank Credit Card Account or Discovery Bank Suite accounts and R479 for Discovery Bank Transaction accounts, which applies over a calendar month.
 - The transaction amount must be R99 or more to be eligible for the Discovery Bank DStv reward. You must maintain your monthly DStv package and not have a gap between payments of more than 35 calendar days. A gap of more than 35 days between qualifying DStv payments will result in suspension of the rewards. The benefit will remain suspended until there are four consecutive qualifying DStv payments made, each no more than 35 days apart. Payments within five days won't be considered as consecutive payment.
17. Dynamic reward percentage on the last day of the current month will become the earned reward percentage from the first day of the next month.
18. Participant's earned reward percentage for the current month is based on:
 - 18.1. The Discovery Bank product that the participant had on last day of the previous calendar month.
 - 18.2. The Vitality Money status on the last day of the previous calendar month.

- 18.3. The accumulated qualifying monthly spend on the participant's Discovery Bank credit card for the previous calendar month.
19. Dynamic reward percentage for the next month changes throughout the current month based on the following:
 - 19.1. Discovery Bank product.
 - 19.2. Current Vitality Money status.
 - 19.3. Accumulated qualifying spend on the participant's Discovery Bank credit card in the current calendar month.
20. Dynamic reward percentages can be viewed in the Discovery Bank app. Participants can increase their next month's reward by improving their Vitality Money status or increasing their qualifying Discovery Bank credit card spend.
21. Find out more about dynamic rewards [here](#).

How to switch your **debit order**

22. DStv subscribers can switch their existing debit order to your Discovery Bank account and earn Discovery Miles by:
 - 24.1 Downloading the latest version of the Discovery Bank app.
 - 24.2 Logging in to the Discovery Bank app and tapping **More**, then the **Debit order switching** option, then tap on the dots on the top-right corner, after which you will select 'Switch debit order' and then **MultiChoice**.
 - 24.3 Selecting the **DStv debit order** from the list.

Additional terms and conditions

23. The Promoters reserve the right to cancel or change the campaign rules. If this happens, participants will lose and abandon any rights they may have against the promoters, our affiliates and associated companies to the extent permitted by law.
24. If required by legislation or for other legal reasons, the promoters reserve the right to cancel this promotion at once and without notice. If this happens, all participants agree to lose any rights that they may have in terms of this promotion. Participants accept that they will have no recourse against the promoters or the promoters' 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. The Promoters are not legally responsible for any misrepresentation caused due to an unintentional copy error, typing error or omission that may occur in any promotional material. Participants agree that they will have no recourse against the Promoters, their agents, to the extent permitted by law.
26. Discovery Bank will not be liable for any loss, damage, or expense arising from participation in the campaign, including indirect or consequential losses.
27. Any violation or attempt to violate any of these rules will result in immediate disqualification.

28. Discovery Bank reserves the right to investigate and disqualify any participant suspected of fraud, misuse, or abuse of the campaign.
29. By participating in this campaign, you agree to the terms and conditions set out in this document.
30. The Discovery Account, Discovery Bank Transaction Account, Discovery Bank Credit Card Account, Discovery Bank Suite and Discovery Account terms and conditions apply. Please read the [Discovery Bank terms and conditions](#) for more information.
31. The Discovery Bank participant's account must be in good standing ([as defined here](#)) to participate in the campaign.
32. DStv subscription rules apply.
33. All relevant rules set out in the Vitality Main Rules, Main Rules for Ancillary Discovery Vitality Programmes (where applicable) shall apply.
34. Participants can get a copy of the Vitality Main Rules, the Main Rules for Ancillary Discovery Vitality Programmes (where applicable) and the Vitality privacy statement.
35. Participants in this campaign understand and agree that to participate in the campaign, the promoters must collect and use personal information about participants. This campaign falls under the terms of our [privacy policy](#).
36. We reserve the right to amend these terms and conditions at any time without prior notice
37. For more information on how to earn and spend Discovery Miles, read the [Discovery Miles benefit guide](#). If you have any further questions about our products, please contact your financial adviser. To speak to one of our Discovery Bankers, please call 0800 07 96 97.

