TERMS AND CONDITIONS OF THE INTERNATIONAL FRAUD AWARENESS SOCIAL MEDIA COMPETITION

These terms and conditions apply to the International Fraud Awareness social media competition. Discovery Bank will give away prizes in Ðiscovery Miles or South African Rands to two lucky draw winners who take part in the International Fraud Awareness social media competition running on X (previously Twitter) and Facebook on Tuesday from 18 November 2026 until 23:59 (South African Standard Time) on 22 November 2026.

The competition is open to anyone who meets the eligibility criteria below. Qualifying participants earn one entry for each reply on X or Facebook that includes an answer to the question and the hashtag #DiscoveryBestBank or 💜DiscoveryBestBank that is a reply to @Discovery_SA's International Fraud Awareness social media post posted between Wednesday 18 November to Sunday 22 November 2026.

This competition, posted by @Discovery_SA on X and Discovery South Africa on Facebook, closes at 23:59 (South African Standard Time) on Sunday, 22 November 2026. The relevant social media posts will outline the competition details.

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 Bank') and Discovery Vitality (Pty) Ltd ('Discovery Vitality'), also referred to as 'promoters', 'us', 'we', and 'our'.
2 | The 'participant' is the qualifying social media user who has chosen to take part in the competition.
3 | This competition is open to South African citizens who are 18 years or older. Non-South African citizens who don't hold permanent residence in South Africa can't enter this competition.
4 | The competition begins on Wednesday, 18 November 2026 once it has been posted by @Discovery_SA on X and Discovery South Africa on Facebook and closes at 23:59 (South African Standard Time) on Sunday, 22 November 2026.
5 | All information relating to this competition and any information we publish on any promotional material forms part of the terms and conditions.

Qualifying for this competition

6 | The competition is open to all active X and Facebook users.
7 | Winners who are Discovery Bank Transaction Account, Discovery Bank Credit Card Account, Discovery Bank Suite or Ðiscovery Account clients with their account in good standing will receive the prize in Ðiscovery Miles deposited into their Ðiscovery Miles account. Winners who are not Discovery Bank clients with Vitality Money will receive the prize in South African Rands paid into a Discovery Bank Savings account.

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider.
FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.
Discovery Vitality (Pty) Ltd. Registration number: 1999/007736/07. Limits, terms and conditions apply.

Internal

8 | The promoters' directors, partners, employees, agents, or consultants, as well as any other similarly associated individual with Discovery Ltd, Discovery Bank Ltd, Discovery Vitality Ltd, its partners, or any related third parties, are not eligible for this promotion.

9 | By entering this competition, social media users agree that their posts may be shared on the @Discovery_SA account on X or the Discovery South Africa account. A comment on, or sharing of, a participant's post by a Discovery social media account does not necessarily indicate that the participant is a competition winner.

How the **competition** works

10 | The competition period runs from the time the first post is published by @Discovery_SA on X and Discovery South Africa on Facebook until 23:59 (South African Standard Time) on 22 November 2026.

11 | To have a valid competition entry, the participant needs to post a reply on X or Facebook according to the qualifying requirements to earn a spot in the draw. The entry must include the following:

11.1.1. The post must include an answer to the question asked in the post caption.

11.1.2. The post must include the hashtag #DiscoveryBestBank or 💜DiscoveryBestBank.

12 | There is no limit to the number of competition entries over the competition period.

13 | For Discovery Bank to see participants' content, the comments need to be visible to a public audience.

14 | From the qualifying entries, we will select two participants as winners through a lucky draw.

15 | Each participant may win only one prize in this competition. While two winners will be selected, no participant may win both prizes.

17 | Winners will be selected by means of an electronic draw, conducted by the promoter's agent by 30 November 2026.

18 | Winners of this competition will be contacted via direct message on X or Facebook.

19 | The winners must give us some of their personal information so we can provide them with their prize. For example, their ID number, and contact details. By entering this competition, you therefore agree and hereby consent to the processing of your personal information by the promoters for this purpose.

20 | If a winner does not respond to a direct message on X or Facebook within 12 hours for any reason including suspension of the social media account by the social media platform provider, they forfeit the prize, and we will select a new winner.

21 | By accepting the prize, winners voluntarily assume all risks and dangers related to it.

22 | The prize cannot be exchanged for a different prize.

Prizes

23 | The prize consists of 10,000 Ðiscovery Miles awarded to each of the two winners. If a winner is a Discovery Bank Transaction Account, Discovery Bank Credit Card Account, Discovery Bank Suite or Ðiscovery Account client with their account in good standing, the 10,000 Ðiscovery Miles will be deposited into their Discovery Miles account.

23.1.1. 'Good standing' means that none of your Discovery Bank accounts and credit facilities are overdrawn, in arrears, in default, or subject to any legal process with Discovery Bank – including being under debt counselling, administration or sequestration and keeping your KYC (verification information) or AML (anti-money-laundering)

information up to date.

23.1.2. Qualifying participants will be allocated their Ðiscovery Miles into their Discovery Miles Account through Discovery Bank and Vitality Money. The Discovery Miles will be allocated three weeks after participating in the competition that they won.

23.2. If the winner is not a Discovery Bank client with Vitality Money, they will receive the value of South African Rands paid into a Discovery Bank Savings account. Winners need to open a Discovery Bank Savings Account, they can do this in less than 5 minutes by downloading the Discovery Bank app. Winners can download the app from the App Store, Google Play or the AppGallery. Winners need to open their Discovery Bank Savings Account within 30 days of winning the competition in order to claim their prize. Failing which the promoters will not be able to award them their winnings and they will forfeit their prize.

Additional terms and conditions

24 | The series of promotions will end at the promoters' discretion with prior notice to all participants.

25 | The promoters reserve the right to cancel or change the competition and these terms and conditions without giving notice ahead of time. 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.

26 | 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.

27 | The decision about the winners is made at the discretion of the promoters. This decision made by the promoters is final and no further correspondence will be entered into in this regard.

28 | Any violation or attempt to violate any of these rules will result in immediate disqualification.

29 | Participants need to get their own tax advice about any benefit they may get in terms of these rules. The promoters are not responsible for any tax consequences.

30 | We reserve the right to cancel the prize immediately if we discover that the participant has committed fraud or miscommunicated any information.

31 | Participants in this promotion understand and agree that to participate in the promotion, the promoters must collect and use participants' personal information including transaction data. This promotion falls under the terms of our Discovery Bank privacy statement and the Discovery Vitality Privacy Statement.

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider.
FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.
Discovery Vitality (Pty) Ltd. Registration number: 1999/007736/07. Limits, terms and conditions apply.

Internal

32 | The Discovery Bank Transaction Account, Discovery Bank Credit Card Account, Discovery Bank Suite and Ðiscovery Account terms and conditions apply. Please read the Discovery Bank terms and conditions for more information.

33 | 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**.

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider.
FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.
Discovery Vitality (Pty) Ltd. Registration number: 1999/007736/07. Limits, terms and conditions apply.

Internal