

TERMS AND CONDITIONS

Join Discovery Bank and Vitality Active to get a R500 Sportsmans Warehouse reward

Terms and conditions

1. The promoter of this campaign is Discovery Bank Ltd and Discovery Vitality Ltd, referred to as "promoter", "we", "us", or "our".
2. The 'participant' is the qualifying Discovery Bank and Vitality Active member who has chosen to take part in the campaign.
2. This campaign starts on 7 September 2026 and ends at 23:59 (South African Standard Time) on 30 September 2026 ("Campaign Period").
3. Discovery Bank and Discovery Vitality reserve the right to amend the campaign period at its discretion and on reasonable notice, where practicable.

Eligibility

To qualify for the promotion, participants must meet all of the following criteria:

5. Participants must not be a Discovery Bank or Vitality client as of 7 September 2026.
6. To qualify for the R500 Sportsmans Warehouse reward, you must join Discovery Bank and activate Vitality Active online through the designated leads page: <https://www.discovery.co.za/vitality/soccer-sales-campaign>
7. New "clients" are eligible for this campaign if they open a new product to become qualifying Discovery Bank primary cardholders who are 18 years or older, with the following Discovery Bank products (including a Discovery Miles Account) and Vitality Money:
 - A Discovery Bank Suite
 - A Discovery Bank Credit Card Account
 - A Discovery Bank Transaction Account with bundled fees
 - A Discovery Bank Transaction Account with pay-as-you-transact fees
 - A Discovery Account.
8. You must be eligible to register as the principal member of the Vitality Active membership.
9. You may not be an existing Discovery Bank primary account holder and not an existing member on Vitality Premium or Vitality Active prior to the start of this campaign.

How the promotion works

To qualify for the R500 reward to spend at Sportsman's Warehouse, participants must meet the following criteria:

10. Join Discovery Bank and activate Vitality Active online through the designated leads page: <https://www.discovery.co.za/vitality/soccer-sales-campaign>
10. Once successfully activated, qualifying members will be eligible to receive only 1 (one) R500 (five hundred Rand) reward, during the campaign period, to spend at Sportsman's Warehouse (in-store and online).

Discovery Bank Limited, registration number 2015/408745/06, is an authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits (including fair usage), terms and conditions apply.

Discovery Vitality (Pty) Ltd. Registration number: 1999/007736/07. Limits, terms and conditions apply.

11. Only 1 (one) reward per Discovery Bank and Vitality membership, issued to the principal policyholder only.
12. Rewards will be issued with the Sportsman's Warehouse reward terms and conditions via SMS or WhatsApp messaging within 30 days after joining Discovery Bank and activating Vitality, which shall include the relevant information and or steps that you would need to follow to redeem the reward.
13. Rewards will expire on 7 September 2029. After this period, any unused balance will be forfeited.
14. Discovery Bank and Discovery Vitality are not liable for delayed or undelivered messages due to network or technical issues.
15. Once the reward code has been issued and shared with the participant, the promoters will not be liable for any loss, theft, unauthorised use, or misuse of the code. It is the participants responsibility to safeguard the code and ensure it is used in accordance with the terms of the promotion. The promoters will not reissue or replace lost or misused codes under any circumstances.

Additional terms and conditions

15. The reward is non-transferable, non-refundable and cannot be exchanged for cash or sold.
16. As a qualifying Discovery Bank client, your account must be in good standing ([as defined in the Discovery Bank account Ts&Cs](#)) to participate in the campaign.
16. By accepting the reward, you agree to the [Discovery Bank account terms and conditions](#) and [Vitality main rules](#) terms and conditions.
17. Additional terms and conditions for [Sportsman's Warehouse](#) apply, which also details the validity period of the reward.
18. The promoters are not responsible for any errors in promotional material caused by unintentional text, typing, or omission of mistakes.
19. The promoters reserve the right to cancel or change the promotion rules 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.
20. The promoters reserve the right to cancel this promotion immediately and without notice if required by law or for other legal reasons. 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 it is held to be or becomes unlawful.
21. We reserve the right to cancel the prize immediately if we discover that the participant has committed fraud or miscommunicated any information.
22. Any violation or attempt to violate any of these rules will result in immediate disqualification.
23. In the event of any conflict between these terms and conditions and promotional material, these terms and conditions will take precedence.
24. Participation in this campaign requires the collection and use of personal information, which will be handled in accordance with Discovery's [Privacy Statement](#) and the Protection of Personal Information Act No. 4 of 2013 (POPIA). For queries, contact: privacy@discovery.co.za.
25. 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.
26. By participating in this offer, all participants agree to be bound by these terms and conditions, and [Sportsman's Warehouse T's and C's](#), as applicable.
27. Unless otherwise stated in this document, all standard terms, conditions, and limits applicable to Vitality benefits remain in effect, which include, but are not limited to:

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- a. the [Vitality Main Rules](#);
 - b. [Discovery SA's Privacy Statement](#),
28. 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.

Last updated: 7 September 2026

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