

Discovery Bank x Telkom Travel Reward Competition

These terms and conditions are for the Discovery Bank and Telkom Travel Reward Competition, taking place from 13 August 2026 until 23:59 on 13 September 2026. In this competition, qualifying Discovery Bank clients can stand a chance to win one of three travel rewards worth R50,000 each when they buy qualifying Telkom airtime or data through the Discovery Bank app during the competition period.

By participating in this competition, you accept and agree to the terms and conditions set out in these competition rules. If anything is not clear, please contact Discovery Bank before participating in the competition.

The competition and who qualifies

- 1| The promoters are Discovery Bank Ltd, Discovery Vitality (Pty) Ltd, Telkom and Blu Label Distribution, also referred to as 'the Promoters', 'us', 'we' and 'our'.
- 2| The 'participant' is the qualifying Discovery Bank client who has chosen to take part in this competition.
- 3| The Telkom competition is presented by Blu Label Distribution with registration number [2004/003066/07] and/or its agencies.
- 4| All information relating to this competition and any information we publish on any promotional material forms part of the terms and conditions.

Participating in the competition

- 5| To qualify for the competition reward, you must make a successful Telkom airtime or Telkom data recharge of R100.00 or more through the Discovery Bank app during the competition period.
- 6| Only Telkom airtime and data purchases made through the Discovery Bank app qualify for this competition. Purchases from any other prepaid voucher partner do not qualify.
- 7| The qualifying purchase must be made in rands and must be successfully processed during the competition period.
- 8| The minimum purchase value of R100 must be met in a single Telkom airtime or data purchase. Multiple purchases made on the same day cannot be added together to reach the minimum qualifying amount.

- 9| Failed, reversed, refunded or cancelled airtime or data purchases do not qualify for this competition.
- 10| A qualifying client may submit multiple entries during the competition period, provided that each entry meets the qualifying purchase requirements. Winners will be announced only after the competition has ended.
- 11| The Promoters are not responsible for any delay in the processing of a purchase, technical failure, network error, app downtime or any other issue that may affect whether a purchase qualifies or not.
- 12| Entries received after closure of the competition will be invalid, regardless of the reason for the late entry.
- 13| From the valid qualifying entries, three participants will be randomly selected as winners after the competition period has ended. Winners will be subject to eligibility verification before the reward is awarded.
- 14| Each winner will receive one Vitality Travel reward worth R50,000.
- 15| Each winner will be notified by email by 21 September 2026. If a winner does not respond within 24 hours of being contacted, or does not meet the eligibility requirements after verification, the Promoters reserve the right to select an alternative winner from the remaining valid qualifying entries.

Qualifying for this competition

- 16| Clients who participate in the competition will need to meet this criteria:
 - 16.1. South Africans, who are 18 years or older
 - 16.2. You are in possession of a valid South African Identity Card or valid passport for identification purposes.
 - 16.3. You're a qualifying Discovery Bank client with one of the following Discovery Bank products:
 - 16.3.1. Discovery Suite;
 - 16.3.2. Discovery Bank Credit Card Account;
 - 16.3.3. Discovery Bank Transaction Account;
 - 16.3.4. Or the zero-monthly fee Discovery Account.
 - 16.4. Your account is in good standing (as defined [here](#)).
 - 16.5. You must have an active Vitality Money status.
- 17| Discovery Bank clients with Savings Accounts only are excluded from this competition. To qualify, you must upgrade to a Discovery Bank Transaction Account or Credit Card Account. Credit approval depends on income verification and creditworthiness.
- 18| 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.

- 19| This competition is not open to: Directors, members, partners, agents, employees or consultants of the competition; or the spouse, life partner, business partner or associate, or the natural or adopted parent, child, or sibling, of any of the persons specified above.

The Travel reward

The Vitality Travel reward is worth R50,000.00 and will be loaded into your Vitality Travel wallet and may be used on the Vitality Travel platform for bookings made on your desktop or laptop computer. Three winners will each receive one reward.

- 20| The reward will be allocated directly to each winner's Vitality Travel profile wallet within one month after the winner has been successfully verified and has accepted the reward.
- 21| The reward is available for bookings using only the online Vitality Travel platform.
- 22| The reward may be used to make travel bookings, via the Vitality Travel platform, for the winner and or persons travelling with the winner, provided those persons are linked to the winner's Vitality profile.
- 23| The travel reward may not be used to book travel solely for other individuals when the winner is not travelling, regardless of whether those individuals are linked to the winner's Vitality profile.
- 24| The reward is valid for 12 months from the date of issue.
- 25| You can use each reward for multiple bookings, including flight tickets, local holiday accommodation or local car hire.
- 26| The reward may only be used for travel benefits that are available to book on the Vitality Travel platform at the time of booking. Travel benefits that are not available to book on the platform will not qualify for redemption using the reward.
- 27| Visa costs and appointment fees are excluded from the Travel Wallet benefit. Although visa appointments may be booked through the Vitality Travel platform, payment must be made on the separate third-party site using a Discovery Bank card.
- 28| If you make a booking for less than the value of the reward, the remaining balance will stay in your Vitality Travel profile until you use it for another trip or until the reward expires.
- 29| The reward will have no seasonal restrictions, and Vitality Travel won't permit any extension after the expiry date.
- 30| All amounts exceeding the reward's available balance will be deducted from your account. Vitality Travel issues travel confirmations and documents once payment is made in full.
- 31| The reward is not transferable and may not be exchanged for cash, credit or any other benefit.
- 32| By accepting the reward, the winner voluntarily assumes all risks and dangers related to it.
- 33| The reward may not be substituted for another reward or benefit.
- 34| We do not give any guarantees that your entry or participation in the competition will result in you winning a reward.

Additional terms and conditions

- 1| By accepting the travel reward, you agree to the [Discovery Bank account terms and conditions](#) and [Vitality main rules](#) terms and conditions.
- 2| Additional terms and conditions for Vitality Travel [car hire](#), [holiday accommodation](#) and [flights](#) apply.
- 3| The Promoters reserve the right to cancel or change the competition 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.
- 4| 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.
- 5| 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 or their agents to the extent permitted by law.
- 6| Any violation or attempt to violate any of these rules will result in immediate disqualification.
- 7| By participating in this competition, you agree to the terms and conditions set out in this document.
- 8| You agree to fully indemnify the Promoter(s) for any loss or damage the Promoter(s) may suffer because of your breach of these Competition rules. This means that you agree to reimburse the Promoter(s) for any losses, damages, expenses or costs they incur or become liable for, including legal costs on an attorney and own client scale.
- 9| You also agree to indemnify the Promoter(s) for any loss or damage you suffered because you took part in this Competition. This means that you cannot hold the Promoter(s) legally responsible for any loss or damage or legal expenses you suffered because you took part in this Competition.
- 10| You will protect the Promoter(s) from being held legally responsible for the loss or damage or legal expenses of another person (legal or natural) if such loss or damage or expense was incurred because you:
 - 10.1 breached the Competition rules or
 - 10.2 took part in this Competition.
- 11| The Discovery Account, Discovery Bank Transaction Account, Discovery Bank Credit Card Account terms and conditions apply. Please read the [Discovery Bank terms and conditions](#) for more information.
- 12| Participants in this competition understand and agree that to participate in the competition, the promoters may collect and use personal information about participants. This competition falls under the terms of our [privacy policy](#). You may write to us at

privacy@discovery.co.za should you have any questions or concerns regarding how we will use your personal information.

- 13| You consent to Vitality Travel processing your personal information to issue and enable the redemption of the reward. You may refuse or withdraw your consent in writing. If you do so, you acknowledge that Vitality Travel will not be able to provide any services related to the reward and will not incur any legal responsibility to the extent permitted by law.
- 14| 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.
- 15| For more information on Vitality Travel rewards, visit the [Vitality Product Rules page](#).
- 16| Terms, conditions and limits apply.
- 17| If you have any questions about this offer or our other products, please contact one of our Discovery Bankers on **0800 07 96 97**.