

Terms and conditions

Discovery Bank Friend Referral Rewards social media competition

21 – 24 August 2026

These terms and conditions apply to the Discovery Bank Friend Referral Rewards social media competition, running from 21 to 24 August 2026. Discovery Bank will award one lucky winner a R1,000 shopping voucher.

The competition is open to anyone who meets the eligibility criteria below. Qualifying participants earn one entry for each reply on the competition post on X and Facebook that includes the answer to the question and the hashtags #DiscoveryBestBank.

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') 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 and currently residing in South Africa. Non-South African citizens who don't hold permanent residence in South Africa can't enter this competition.
4. The competition runs from 21 to 24 August 2026 and will start once the first competition post is posted on 21 August 2026 and will end at 23:59 (South African Standard Time) on 24 August 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**

1. This competition is open to clients who live in South Africa, are 18 years or older, and are:
 - 1.1 Discovery Bank primary account holders who have a Discovery Bank Transaction Account, Discovery Bank Card Account, Discovery Bank Suite or Discovery Account and have an active Vitality Money status.
 - 1.2 Clients 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. If it is currently not active, it can be activated by [following these steps](#) on the Discovery Bank app.

- 1.3 Existing Discovery Bank clients who have only a savings account, as well as Vitality Health and Vitality Drive members who aren't qualifying Discovery Bank clients, will need to add a Discovery Bank transaction or credit card account and activate Vitality Money.
- 1.4 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.
2. You must have unlocked Vitality Money on the Discovery Bank app (if it has not been unlocked previously).
3. Your account must be kept in good standing as defined [here](#).
4. 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.
5. By entering this competition, social media users agree to have their posts shared on the @Discovery_SA X channel and @DiscoverySouthAfrica Facebook channel. If a participant's post is commented on or shared by a Discovery social media account, it does not necessarily mean this participant is a competition winner.

How **the competition** works

6. This competition will run from 21 August 2026 until 23:59 on 24 August 2026 on @Discovery_SA X and @DiscoverySouthAfrica Facebook platform.
7. To stand a chance to win, you have to post a reply and comment on one of the competition posts using #DiscoveryBestBank.
8. There is no limit to the number of competition entries over the competition period.
9. For Discovery Bank to see participants' content, the posts need to be visible to a public audience.
10. From the qualifying entries, we will select 1 participant as the winner through a lucky draw.
11. The winner will be contacted by 1 September 2026 via direct message.
12. If a winner does not respond to a direct message on X or Facebook within 24 (twenty-four) 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.

The **prize**

13. The prize is a R1,000 takealot voucher to one winner.
14. The winner will be required to give us some of their personal information so we can provide them with their prize. For example, their ID number, and contact details.
15. The takealot voucher will be shared with the winner to the email address provided by the winner.
16. By accepting the prize, the winner voluntarily assumes all risks and dangers related to it.
17. We do not make any representations or give any guarantees that:
 - 17.1 Your entry or participation in the competition will result in you winning a prize.
 - 17.2 A prize, or any aspect thereof, will meet your requirements, preferences or expectations; or
 - 17.3 A prize, or any aspect thereof, will be satisfactory, punctual, free from defects, safe, reliable or fit for any particular purpose.

Additional **terms and conditions**

18. [Discovery Bank account terms and conditions](#) apply.
19. The promoters reserve the right to, at their sole and absolute discretion, award additional Discovery Miles to you or anyone, at any time, in accordance with any competition or campaign rules as published from time to time.
20. The promoters reserve the right to cancel or change the promotion rules subject to notice. 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.
21. 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 promoter's agents to the extent permitted by law.
22. 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.
23. Any violation or attempt to violate any of these rules will result in immediate disqualification.
24. 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.
25. 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 [privacy policy](#) 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 should you have any questions or concerns regarding how we will use your personal information.

26. The Discovery Bank Transaction Account, Discovery Bank Card Account and Discovery Bank Suite terms and conditions apply. Please read the [Discovery Bank terms and conditions](#), [Vitality main rules for Discovery Bank clients with Vitality Money](#) and [Discovery Miles terms and Conditions](#) for more information.
27. If, for any reason, there is a conflict between rules in these terms and conditions and the information published on any promotional material, these terms and conditions will apply at all times.
28. Additional partner terms and conditions apply.
29. 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**.