Vitality Drive 4.0 Ðiscovery Miles Campaign Terms and conditions

VITALITY DRIVE 4.0 CAMPAIGN TERMS AND CONDITIONS

These terms and conditions apply to the Discovery Insure Vitality Drive 4.0 Ðiscovery Miles Campaign ('the Campaign') promoted during the period of 1 October 2026 to 23:59 on 31 December 2026 ('the Campaign Period'). By participating in this Campaign, you agree to and accept these terms and conditions.

Promoter

1. This Campaign is promoted by Discovery Insure Limited ('Discovery'/ 'we'/ 'us').
2. Discovery Insure Limited is a licensed non-life insurer and an authorised financial services provider. Registration number: 2009/011882/06. Product rules, terms and conditions apply. Full product details, including limits, can be found on our website, www.discovery.co.za, or you can call 0860 751 751.
3. Discovery Bank Limited participates in the Campaign only to the extent required to verify qualifying Discovery Bank account and card transaction information and, where applicable, to contribute to the funding of the Campaign (a 'qualifying Discovery Bank account' means any qualifying Discovery Bank account that is open, active, in good standing and linked to a physical or virtual Discovery Bank card that can be used for the qualifying transaction).
4. A 'virtual card' is a digital alternative to a physical card. A virtual card offers a seamless digital banking experience with state-of-the-art security for safe and secure contactless (tap-and-go) payments in-store or online. A virtual card can be added in the Discovery Bank app to your banking portfolio at no cost.
5. Nothing in these terms and conditions makes Discovery Bank Limited the insurer, underwriter or issuer of the Vitality Drive programme, and nothing makes Discovery Insure Limited the provider of any banking product or service.
6. Discovery Bank Limited is an authorised financial services provider and registered credit provider. Discovery Bank products remain subject to Discovery Bank's normal application, approval, pricing, product, account and card terms and conditions.

Who may participate

7. You may participate in this Campaign if, during the Campaign Period:
    a. You live in South Africa
    b. You are 18 years or older
    c. You have a valid driving licence
    d. You have or successfully activate any of the below qualifying Discovery Bank accounts:
        i. Discovery Bank Credit Card Account
        ii. Discovery Bank Suite Account
        iii. Discovery Transaction Account
        iv. Ðiscovery Account
    e. You meet the additional qualifying requirements set out in these terms and conditions.

    In these terms and conditions, a person who meets these requirements is called a 'qualifying participant'.

Participation is subject to the terms

8. Participation in this Campaign and acceptance of the Offer is dependent on your acceptance of the terms and conditions set out in this document and, if applicable, the terms and conditions of the Offer.
9. All information relating to this Campaign and published by Discovery on any promotional material will form part of these terms and conditions.

The Offer and who qualifies

10. The Offer: Qualifying participants who spend R500 (five hundred rands) or more in a single transaction at a participating bp or Shell service station from 1 October 2026 to 31 December 2026 will receive a once-off payment of Ð5,000 (five thousand Ðiscovery Miles) into their Ðiscovery Miles Account.
11. The Offer is available to qualifying participants who:
    a. Get a Discovery Insure quote and activate their qualifying plan with Vitality Drive during the Campaign Period
    b. Are the primary driver on the Vitality Drive programme
    c. Make at least one purchase of R500 or more in a single transaction at a participating bp or Shell service station during the Campaign Period using a qualifying Discovery Bank account.
12. You may also qualify for the Offer if you satisfy the requirements in paragraph 11 and you are a qualifying participant who:
    a. Is an existing Discovery Insure Vitality Drive client who does not have a Discovery Bank account at the start of the Campaign Period and who successfully opens a qualifying Discovery Bank account as stated above during the Campaign Period

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b. Is an existing Discovery Insure Vitality Drive client who already has a Discovery Bank account but who has not made a qualifying fuel purchase at a bp or Shell service station using a Discovery Bank card during the 12-month period immediately before 1 October 2026
c. Is a new or existing Discovery Insure Vitality Drive client who is also an existing Discovery Bank client who has not spent at a participating bp or Shell service station in the 12-month period before the Campaign Period
d. Is a new Discovery Insure Vitality Drive client who has a Discovery Bank account, provided that your qualifying Discovery Insure plan with Vitality Drive is active during the Campaign Period and remains active at the time the Offer is allocated.

13. Activations referred to in paragraph 11 (a) with a future start date that falls within the Campaign Period will also qualify for the Offer.
14. The Offer is **not** available to:
    a. Existing Discovery Insure clients who only add a vehicle for an existing driver
    b. Existing Discovery Insure clients or existing Discovery Bank clients who have purchased fuel at a bp or Shell service station using a qualifying Discovery Bank account during the period of 1 October 2025 to 30 September 2026 (being the 12-month period before the Campaign Period)
    c. Discovery Bank clients who add additional qualifying accounts to their existing banking products
    d. Discovery Bank clients who close their Discovery Bank account during the Campaign Period and rejoin Discovery Bank
    e. Discovery Insure clients whose plans lapse and who rejoin Discovery Insure.

Offer rules

15. The qualifying participant must make at least one fuel purchase of R500 or more at a participating bp or Shell service station from 1 October 2026 to 31 December 2026.
16. The qualifying purchase must be made using a physical or virtual Discovery Bank card.
17. The Offer is available once only for each qualifying participant, regardless of the number of Discovery Bank accounts, Discovery Bank cards, Discovery Insure plans, insured vehicles, Vitality Drive benefits or qualifying transactions linked to that qualifying participant.
18. Qualifying participants will receive Đ5,000 once-off into their Điscovery Miles Account after the transaction passes the eligibility checks done by Discovery Insure.
19. The 5,000 Điscovery Miles award cannot be exchanged for cash unless converted to rands within the Discovery Bank app by the client.

Validation rules

20. Rewards are based on your engagement in Vitality programmes, Discovery products and monthly qualifying card spend.

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21. Discovery may take whatever steps it deems necessary to validate eligibility and compliance with these terms and conditions. Discovery may decline, withhold, delay, reverse or recover the Offer, with no liability whatsoever to you, if Discovery is unable to validate eligibility, reasonably determines that a participant does not qualify or identifies activity that is inconsistent with the intent of the Offer or purpose of the Campaign.
22. Discovery will not be responsible for costs incurred by any qualifying participants or clients relating to this Offer or participation in the Campaign.

Ðiscovery Miles

23. The 5,000 Ðiscovery Miles award will be allocated to eligible clients in the Discovery Bank app. Clients must have an active Ðiscovery Miles Account at the time of allocation, or the reward will be forfeited.
24. We pay Ðiscovery Miles on the assumption that a new client keeps their account open and in good standing for at least six months. If they don't do this, we reserve the right to recover the Ðiscovery Miles. An account is in good standing if it is open, active, and not in arrears for more than one month, and the client is not in debt counselling or under legal processes.
25. In instances where we establish that the participant commits fraud or miscommunicates any information, we reserve the right to:
    a. Cancel the Ðiscovery Miles reward with immediate effect, and we will not award any Ðiscovery Miles that are subject to fraudulent conduct or miscommunication.
    b. Recover all Ðiscovery Miles allocated to date and hold the client legally responsible to settle their negative balance if this results in them being in debt.
26. Ðiscovery Miles expire after five years from the date that you earn them. If you don't use your Ðiscovery Miles before they expire, you lose them.
27. Ðiscovery Miles are issued and managed by Discovery Vitality (Pty) Limited, which can decline, issue or withdraw Ðiscovery Miles, change the Ðiscovery Miles terms and conditions, and change when you can and can't earn Ðiscovery Miles. Discovery Bank will give you notice before any changes affect the Ðiscovery Miles benefit.

Use of your information and data protection

28. We will use and process the information that you provide to us for purposes of the Campaign and in line with our privacy statement, available at https://www.discovery.co.za/corporate/privacy.
29. Participants understand and agree that, to participate in the Campaign, Discovery Insure and Discovery Bank must collect, receive, share and process their personal information. This Campaign falls under the terms of our privacy policy and is done in line with the provisions of the Protection of Personal Information Act 4 of 2013. If you have any questions about how we will use your personal information, email us at privacy@discovery.co.za, and we will assist.

Please take note of the following important information

Discovery Limited is the licensed controlling company of the designated Discovery Insurance Group. Registration number: 1999/007789/06. Companies in the Group are licensed insurers and authorised financial services providers.

30. Any violation or attempt to violate any of the Campaign terms and conditions set out in this document will result in your immediate disqualification.
31. Any error or omission that may occur on any material issued by Discovery or by the suppliers ('the Organisers') of the Offer relating to the Campaign or Offer is subject to correction by Discovery or the Organisers without liability.
32. Discovery reserves the right to change or cancel the terms and conditions of the Campaign at any time at its sole discretion and participants will have no claim against Discovery or the Organisers as a result of such change or cancellation.
33. You agree that your participation in the Campaign and your acceptance or use of an offer, or any aspect of it, is voluntary and at your own risk.
34. Discovery and the Organisers do not make any representation, promise or guarantee regarding the offer, its performance or its appropriateness or suitability for any particular purpose.
35. Circumstances outside of Discovery's or the Organisers' control that result in you not being able to use or redeem the Offer will not result in Discovery or the Organisers being liable to you.
36. To the maximum extent permitted by the law, Discovery, the Discovery Group and the Organisers and their suppliers, agents and contractors will not be liable for any claim, loss, damage, damages, injury or death ('losses') that may be incurred or suffered by you or any other person as a result of your participation in a Campaign or your acceptance of the Offer.
37. You agree to indemnify and hold Discovery, the Discovery Group, the Organisers and their suppliers, agents and contractors harmless in respect of any losses incurred or suffered by them as a result of your participation in the Campaign or your acceptance of the Offer.
38. You need to get your own tax advice about any benefit you may get in terms of these rules. The promoter is not responsible for any tax consequences.
39. You understand and agree that to participate in the Campaign, the promoter must collect and use your personal information. This promotion falls under the terms of the Discovery Bank privacy statement.
40. Discovery Bank account terms and conditions apply.

Contact us if you need help

41. If anything is unclear or if you need help reading these terms and conditions, please contact us at DiscoveryInsurecompetitions@discovery.co.za.

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