COMPETITION TERMS AND CONDITIONS

Fuel Friday – 20 November 2026

Promoter

1. This competition 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.

Contact us if you need help

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

Who may participate

4. You may participate in this competition if you live in South Africa and you are:
   a. 18 years or older; and
   b. not a director, member, partner, agent*, employee or consultant of the Discovery group of companies ("**the Discovery Group**") or any supplier of goods or services in connection with the competition; and
   c. not the spouse, life partner, business partner or associate, or the natural or adopted parent, child, or sibling of any of the persons specified in b. above.

   *An agent includes tied financial advisors but excludes independent financial advisors.

Participation is subject to the terms

5. Participation in this competition and acceptance of any prize (if you are a winner) is subject to your acceptance of the terms and conditions set out herein and, if applicable, the terms and conditions of the prize.

6. All information relating to this competition and published by Discovery on any promotional material will form part of these terms and conditions.

Details of the competition

7. The competition starts on Friday 6 November 2026 and ends at 8.00am on 30 November 2026. Entries received outside of these dates and times will not be valid.
8. To enter the competition, Comment on our Facebook and X social media post **#FuelFriday** by commenting True or False: to earn up to 65% back in fuel rewards with Discovery Insure and Discovery Bank you need to pay for your fuel at bp or Shell using your Discovery Bank virtual card to stand a chance to win R6,000 fuel voucher using #FuelFriday and #DiscoveryInsureLikeNoOther on Facebook and FuelFriday and DiscoveryInsureLikeNoOther on X.
9. Discovery will not be responsible for any lost, damaged or delayed entries for any reason whatsoever.

Winner selection and prize rules

10. To qualify for an entry into the competition, participants must successfully participate in all four #FuelFriday posts published during November 2026. Participants who complete all four entries will receive one entry into the final prize draw.
11. All eligible participants who have successfully entered all four #FuelFriday posts during the competition period will be entered into a random draw. One winner will be selected at the end of the competition. The results of the draw will be final and Discovery will not enter into any correspondence in respect thereof.
12. The winner of the competition will receive a R6,000 fuel voucher.
13. The winner will be announced on Wednesday 2 December 2026 on official Discovery social media channels. We will also notify the winner by email.
14. If we are unable to get hold of a winner for a period of 3 months or if a winner does not respond to our email within 3 months, we may select another winner with no liability to the original winner.
15. Discovery will not be responsible for costs incurred by the winner relating to the prize or participation in the competition.
16. If a winner does not meet any necessary requirements to claim a prize (such as having a valid passport for travel-related competitions, or a driving licence for driving-related competitions), they will forfeit the prize, and we may select another winner with no liability to the original winner.
17. The prize is non-transferable, may not be sold to another person and cannot be exchanged for cash and/or any other consideration.
18. We may request the following of the winner, which the winner may accept or decline:
    a. their attendance at the winner announcement or prize award ceremony;
    b. videos and/or photos taken by us of the winner at the ceremony; and

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c. publication of the winner's name and/or a video and/or photos of them in any media to promote and advertise any of our brands, goods or services with no fees or royalties paid to the winner.

Use of your information and data protection

19. We will use and process the information that you provide to us for purposes of the competition and in accordance with our privacy statement available at https://www.discovery.co.za/portal/corporate/privacy-events.
20. 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.

Please take note of the following important information

21. When you visit our page on Facebook, X, Instagram or any other social media application (jointly "Social Media Applications") for purposes of the competition, you are interacting with and providing information to Discovery and not to the Social Media Applications concerned. The Social Media Applications are not responsible for the accuracy of information posted by Discovery or participants of the competition on Discovery's pages on the Social Media Applications and the competition is also not sponsored, endorsed or administrated by the Social Media Applications.
22. Although Discovery will use reasonable endeavours to verify the identity of a winner before providing them with a prize, Discovery will have no liability to a winner in the event of their prize having been provided to an incorrect recipient in good faith, including as a result of the winner's social medial account having been copied or hacked.
23. Where a competition is conducted on a social media platform and more than one person claims to be the owner of a winner's social media account or there are more than one social media accounts for the same winner, Discovery will not conduct an investigation to determine the true owner or account and may –
    a. give the prize to the most likely account owner in Discovery's sole and absolute discretion with no liability to the other alleged account owners; or
    b. not provide the prize to any of the alleged account owners, with no liability to any of them.
24. We may take steps to verify the identity of a winner and the winner's compliance with the competition entry requirements. Where we are unable to verify a winner's identity or their compliance with the competition entry requirements, we may select another winner with no liability to the original winner.
25. Any violation or attempt to violate any of the competition rules set out herein will result in immediate disqualification of the entrant.
26. Any error or omission that may occur on any material issued by Discovery or by the suppliers of the prizes ("the Organisers") relating to the competition or prize is subject to correction by the Organisers without liability.

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27. Discovery reserves the right to change or cancel the terms and conditions of the competition at any time at its discretion and entrants will have no claim against the Organisers as a result of such change or cancellation.
28. You agree that your participation in the competition and your acceptance and/or use of a prize, or any aspect thereof, is voluntary and at your own risk.
29. The Organisers do not make any representation, promise or guarantee regarding any prize, its performance or its appropriateness or suitability for any particular purpose.
30. If the prize is a ticket to an event, cancellation of the event for whichever reason will not result in the Organisers being liable to you.
31. Circumstances outside of the Organisers' control that result in you not being able to use or redeem your prize will not result in the Organisers being liable to you.
32. The Organisers are not responsible 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 competition and/or your acceptance of a prize.
33. You agree to indemnify and hold 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 competition and/or your acceptance of a prize.

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