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GUARANTEED CASH BACK CAMPAIGN TERMS AND CONDITIONS

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These terms and conditions apply to the Discovery Insure guaranteed cash back special offer (“the offer”). Clients who obtain a Discovery Insure quote and activate a qualifying policy with Vitality Drive between **20 July 2026 and 30 September 2026**, and who meet the qualifying criteria, will receive a guaranteed monthly cash back for their first three qualifying months. Eligible clients will receive a minimum cash back of R250 per month on the Essential Plan and R500 per month on the Classic and Purple Plans, subject to the terms of the offer. The client must record their first trip and swipe a digital Vitality Drive card for the benefit to apply, and the cash back will be paid according to the client's selected reward option (cash, Insure Funder Account or Discovery Miles). By participating in this offer, 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.

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 campaign if you live in South Africa and you are:
 - a. 18 years or older;
 - b. have a valid driver's licence;

Participation is subject to the terms



5. Participation in this campaign and acceptance of the offer is subject to your acceptance of the terms and conditions set out herein and, if applicable, the terms and conditions of the offer.
6. All information relating to this campaign and published by Discovery on any promotional material will form part of these terms and conditions.
7. The offer applies to eligible new primary drivers on Vitality Drive
8. The offer includes adding a new primary driver to an existing Discovery Insure policy, provided all validation requirements are met.
9. The offer includes adding Vitality Drive to an existing Discovery Insure policy for all drivers, provided all validation requirements are met.
10. The offer does not include adding a vehicle for an existing driver.

Details of the offer

11. Clients must get a Discovery Insure quote and activate their qualifying policy or Vitality Drive benefit between 20 July 2026 and 30 September 2026. Activations with a future start date that falls within the above period, will not qualify for the offer. Clients must quote and activate within the offer period.
12. For clients who join from 20 July 2026 to 31 July 2026, the offer applies to July, August and September cash back, paid in August, September and October respectively.
13. For clients who join in August 2026, the offer applies to August, September and October cash back, paid in September, October and November respectively.
14. For clients who join in September 2026, the offer applies to September, October and November cash back, paid in October, November and December respectively.

Offer rules

15. Eligible drivers will receive the following minimum guaranteed cash back for their first three qualifying months:
 - a. R250 per month on the Essential Plan; or
 - b. R500 per month on the Classic Plan and Purple Plan.
16. The client must record their first trip through the Vitality Drive device for the offer to apply. Once the first trip is recorded, the offer applies in that month and every qualifying month thereafter within the applicable three-month offer period.
17. The client must swipe their digital Vitality Drive card at bp or Shell within the applicable month to qualify for the cash back offer for that month.
18. Once the offer is calculated, and the minimum cash back is applied, standard fuel cash back premium cap will also be applied to the final cash back amount.
19. Cash back is paid according to the client's selected reward option, which may either be cash, the Insure Funder Account (IFA) or Discovery Miles.
20. Cash back is paid at primary driver level and only applies to new primary drivers on a qualifying policy with Vitality Drive.



Validation rules

21. Where a vehicle is linked to the offer, the vehicle must not have been on Discovery Insure's books in the three months before activation.
22. Where Vitality Drive is added to an existing policy, the policy must not have had Vitality Drive in the three months before activation.
23. Discovery may take steps to validate eligibility and compliance with these terms and conditions. If Discovery is unable to validate eligibility or identifies activity that is inconsistent with the intent of the offer, Discovery may, at its sole discretion, decline, withhold or reverse the cashback, with no liability whatsoever to you.
24. Discovery will not be responsible for costs incurred by any clients relating to the offer or participation in the campaign.

Use of your information and data protection

27. We will use and process the information that you provide to us for purposes of the campaign and in accordance with our privacy statement available on the Discovery website privacy statement at <https://www.discovery.co.za/corporate/privacy>.
28. Participants understand and agree that, to participate in the campaign, Discovery must collect and use 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

29. We may take steps to verify the identity of a participant and the participant's compliance with the campaign entry and qualifying requirements. Where we are unable to verify a participant's identity or their compliance with the campaign entry and qualifying requirements, we may elect at our own discretion not to award the cash back.
30. Any violation or attempt to violate any of the campaign terms and conditions set out herein will result in immediate disqualification of the participant.
31. Any error or omission that may occur on any material issued by Discovery or by the suppliers of the offer ("the Organisers") relating to the campaign or offer is subject to correction by 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 discretion and participants will have no claim against the Organisers as a result of such change or cancellation.
33. You agree that your participation in the campaign and your acceptance and/or use of an offer, or any aspect thereof, is voluntary and at your own risk.
34. 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 the Organisers' control that result in you not being able to use or redeem the offer will not result in the Organisers being liable to you.
36. The Organisers are not responsible for any claim, loss, damage, damages, injury or death ("Losses") that may be incurred or suffered by your or any other person as a result of your participation in a campaign and/or your acceptance of the offer.
37. 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 campaign and/or your acceptance of the offer.