

The following terms and conditions apply to the Vitality Premium Holiday special offer which gives eligible Discovery members and eligible schemes administered by the Discovery Health, who join full Vitality Health or Vitality Purple between 01 October and 31 December 2020, the first three months of their membership free.

Terms and conditions for the Vitality Premium Holiday special offer

1. The promoter is Discovery Vitality (Pty) Ltd ("Discovery Vitality"), also referred to as 'us', 'we', and 'our'.
2. The Vitality Premium Holiday special offer will start on 01 October 2020 and end on 31 December 2020 and is open to any member who is 18 years or older who is a member of an applicable scheme administered by Discovery Health that is eligible for a Vitality policy across all full Vitality and Vitality Purple applications.
3. From 01 October 2020, Discovery Health members and members who are part of eligible schemes administered by Discovery Health, who join and activate full Vitality Health or Vitality Purple with an activation date of between 1 November 2020 and 1 January 2021, will get to enjoy the full Vitality programme for 3 months with no membership fees, following which they will start paying their membership fees 3 months from the activation date. For 1 November activation, the first premium will be deducted in February 2021; for 1 December activation, the first premium will be deducted in March 2021 and for 1 January activation, the first premium will be deducted in April 2021.
4. The special offer is valid for full Vitality Health and Vitality Purple memberships activated between 1 October 2020 and 1 December 2020 (the offer period) and open to members who:
 - Join Vitality during the offer period across any activation channels.
 - These members must not have lapsed their policies activated during the previous Vitality special offer or in the past 90 days before August 2020.
5. New Discovery Vitality members are eligible for this offer. This refers to members that are not currently on Vitality and have not lapsed their policies within the 90 days prior to the date of activation.
6. The offer is available to all eligible Inhouse schemes administered by Discovery Health who have the full Vitality option

Eligibility

7. To qualify for this special offer, the member must buy a full Vitality Health or Vitality Purple membership from 01 October 2020 with an activation date between 1 November 2020 and 1 January 2021. A Vitality membership will qualify for this special offer when a sale has been completed successfully across all Vitality activation channels.

8. **Discovery members qualify** for the special offer if they:

- a. Belong to a Discovery Health medical scheme or applicable schemes administered by Discovery Health (Pty) Ltd eligible for a Vitality policy and take out a full Vitality Health policy or Vitality Purple Policy.
- b. are upgrading to Vitality Health or Vitality Purple from KeyFit and Vitality Health Tracker
- c. are not principal members on their own Vitality plan or policy (such as spouses and adult dependents), but choose to start their own Vitality policy, meaning that they become principal members. The cancellation clause stated in point 6 above will not apply to these members.
- d. Are upgrading from BankMed Balance to Full Vitality
- e. Are not participating in any other Vitality promotions or Vitality special offers

9. Vitality monthly contributions for 2020 are:

2020 Vitality fees	
Member	R280
Member + one dependant	R340
Member + two or more dependents	R395

2021 Vitality fees	
Member	R290
Member + one dependant	R355
Member + two or more dependents	R410

10. Vitality Purple Monthly Contributions for 2020 are:

2020 Vitality Purple fees	
Member	R469
Member + one dependant	R539
Member + two or more dependents	R589

2021 Vitality Purple fees	
Member	R485
Member + one dependant	R560
Member + two or more dependents	R610

Note: Should you wish to cancel your Vitality membership at the end of your three months premium holiday period, you will need to give Discovery Vitality notice at least seven days before the end of month three. This will ensure that you are not billed for the fourth month. You can do this by calling us on 011 529 6614.

11. **Discovery members will not qualify** for the special offer if they:

- a. do not have a Vitality membership but join other Vitality products such as Balance, Vitality Active, Vitality Health Tracker, Vitality Active Rewards for Doctors and Vitality Active Rewards for SAB and Remedi within the offer period.
- b. are downgrading from Vitality Purple to Full Vitality on Health
- c. are upgrading from Vitality to Vitality Purple , or from Vitality Active to Full Vitality as a Discovery Health member.
- d. cancel an existing Vitality membership that was activated during the communication and offer period of 01 October 2020 to 31 December 2020.
- e. cancelled their Vitality membership three months or less before the promotion period 01 October 2020 to 31 December 2020.

General

11. The offer is non-transferable and cannot be exchanged for cash or anything else. It also cannot be extended beyond the campaign period.
12. Discovery Vitality (Pty) Ltd is not responsible for any misrepresentation caused due to an unintentional copy error, typing error or an error by omission that may occur on any of our promotional material.
13. The current 3 month general travel waiting period that applies to all new Vitality plans will apply to the Free Trial Offer.
14. We as Discovery Vitality (Pty) Ltd, reserve the right to change or cancel the special offer if we think it is necessary. If we do alter or cancel this special offer, all participants forfeit any rights or claims they may have against us, our affiliates or associated companies, arising from such change or cancellation. We will notify all participants before cancelling or altering the promotion. Additionally, we, without limiting any other legal remedies available to us, also reserve the right to immediately disqualify you and cancel your Vitality membership if you break or try to break any of these rules and the Vitality Main rules.
15. If required as a result of legislation or other legal reasons, the Promoter reserves the right to terminate this campaign immediately. In the event of such termination, all participants agree to waive any rights that they may have in terms of this offer and acknowledge that they will have no recourse against the Promoter or its agents. The Promoter further reserve the right to terminate this offer in the event that it is held to be, or becomes, unlawful.
16. Discovery Vitality members need to get their own tax advice about any benefit they may get in terms of these rules. Discovery Vitality will not be responsible for any tax consequences.

By participating in this special offer, all participants agree to be bound by these rules. In addition, save as varied in the campaign terms referred to in this document, all relevant terms, conditions and limits relating to [Vitality benefits](#) apply. Further participants shall be bound by the [Vitality Main Rules](#), or [Vitality Money Rules](#), whichever applicable.

Last updated: October 2020