

Miles Ɔ-Day: Double your Discovery Miles discount for one day every month terms and conditions

November 2021



These terms and conditions apply to the **Miles Ɔ-Day: Double your Discovery Miles spend discount for one day every month** promotion. Qualifying Discovery Bank clients can get up to a maximum of 40% off when spending Discovery Miles* at online and in-store Discovery Miles retail partners for 24 hours only on the 15th of every month.

By taking part in this promotion, you agree to and accept these terms and conditions.

1. The promoters are Discovery Bank Ltd ('Discovery Bank') and Discovery Vitality (Pty) Ltd ('Discovery Vitality'), also referred to as 'promoters', 'us', 'we', and 'our'.

The promotion and who qualifies

2. Discovery Bank clients with Vitality Money can get up to a maximum of 40% off when spending their Discovery Miles at our Discovery Miles online and in-store retail partner network for 24 hours (00:00 to 23:59) only on the 15th of every month.
3. This promotion is open to clients who live in South Africa, are 18 years or older, and are:
 - 3.1 Discovery Bank primary account holders who have a Discovery Bank Transaction Account, Discovery Bank Card Account or Discovery Bank Suite and have an active Vitality Money status.
 - 3.2 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.
 - 3.3 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.
4. You must have unlocked Vitality Money on the Discovery Bank app (if it has not been unlocked previously).
5. The promotion starts on 15 July 2021 and runs for 24 hours (00:00 to 23:59) only on Miles Ɔ-Day, which occurs on the 15th of every month up to and until 15 December 2021.
6. Your account must be kept in good standing. 'Good standing' means that none of your Discovery Bank accounts and credit facilities are overdrawn (over the agreed limit), in arrears, in default, or subject to any legal process with Discovery Bank including keeping your Know Your Client and Anti Money Laundering information up to date 'Legal process' excludes debt review as defined in the National Credit Act 34 of 2005.
7. Make sure you have downloaded the latest version of the Discovery Bank app to get your discount.

How the Miles Ɔ-Day double your Discovery Miles discount works

8. Qualifying Discovery Bank clients with Vitality Money, can already get [between 5% and 20% off](#) every day when spending Discovery Miles in the network of Discovery Miles [online and in-store retail partners](#). You get 5% off for every Vitality programme that you've activated (Vitality Money, Vitality Health and Vitality Drive), plus an additional 5% for having a Discovery Bank Suite with Vitality Money.
9. Please read the [Discovery Miles benefit guide](#) for more information about the Discovery Miles 5% to 20% saving.
10. On Miles Ɔ-Day, as a qualifying Discovery Bank client with Vitality Money, you can automatically earn double your usual spend discount and save between 10% and 40% when you spend your Discovery Miles at our online and in-store retail partners.

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRC9997. Limits, terms and conditions apply. Discovery Vitality (Pty) Ltd. Registration number: 1999/007736/07. Terms, conditions and limits apply. Rewards are based on your engagement in Vitality programmes, Discovery products, and monthly qualifying card spend.. *Discovery Miles do not constitute currency or any other medium of exchange in circulation in South Africa.



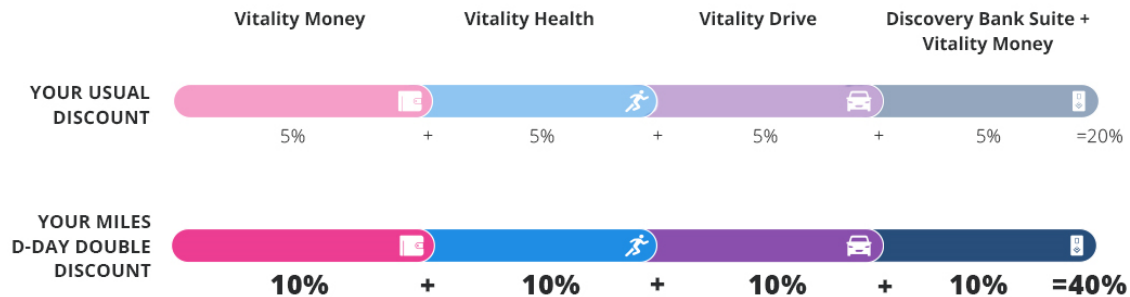
Miles D-Day: Double your Discovery Miles discount for one day every month terms and conditions



November 2021

10.1. You can check your current discount in the Discovery Miles tab of your Discovery Bank app. This discount will be doubled on Miles D-Day.

11. The discount is dependent on the Discovery products you have:



12. You can shop in-store or online with your maximised Miles D-Day discount at our [Discovery Miles retail partners](#)
13. Note that some of our online partners, for example takealot.com, may only accept Discovery Miles as a form of payment through their desktop web stores, and not through their mobile web and app-based stores.
14. Discovery Miles purchases are made at an exchange rate of 10 Discovery Miles to R1. Your up to 40% discount will then be automatically applied to the Discovery Miles amount, and will show next to the rand amount when making payment. You will also receive a confirmation SMS.
15. When wishing to spend Discovery Miles in-store, you must generate the in-store voucher [using the Discovery Bank app](#). In-store vouchers generated using the Discovery app are not eligible for any Discovery Miles spend discount. If the Discovery app is used, the discount cannot be applied after the purchase has been completed.
16. When paying with a combination of your Discovery Bank card and Discovery Miles, the 10% to 40% discount will only be applied to the portion paid for using Discovery Miles.

Miles D-Day Black Friday Weekend Takeover

17. In addition to Miles D-day on 15 November 2021, you get four extra days of double Discovery Miles discounts from Friday, 26 November to Monday, 29 November during the Miles D-Day Black Friday Weekend Takeover. During this period, you can get between 10% and 40% off when spending Discovery Miles at our Discovery Miles online and in-store partners over the Black Friday weekend.

The Miles D-Day promotions excludes the following purchases

18. Discovery Miles used through travel partners. These include kulula.com, Travelstart, SafariNow and any of the Dream Destination benefits which include Contiki, Royal Caribbean Cruises and World Leisure Holidays.
19. Discovery Miles purchases on the Vitality Mall with Vitality Active Rewards in the Discovery app.
20. Discovery Miles used to purchase airtime, data, and SMS bundles and prepaid water and electricity in the Discovery Bank app. These purchases may still be eligible for the everyday discount of between 5% and 20%.

Additional terms and conditions

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRC9997. Limits, terms and conditions apply. Discovery Vitality (Pty) Ltd. Registration number: 1999/007736/07. Terms, conditions and limits apply. Rewards are based on your engagement in Vitality programmes, Discovery products, and monthly qualifying card spend. *Discovery Miles do not constitute currency or any other medium of exchange in circulation in South Africa.



Miles D-Day: Double your Discovery Miles discount for one day every month terms and conditions

November 2021



21. 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.
22. The promoters reserve the right to cancel or change the promotion rules without giving notice ahead of time. 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.
23. 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.
24. 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.
25. Any violation or attempt to violate any of these rules will result in immediate disqualification.
26. 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.
27. 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 statement](#).
28. 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](#) for more information.
29. Additional partner terms and conditions apply.
30. 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.

