

## Vitality Active Gear benefit guide

### What is the Vitality Active Gear benefit

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Discovery Vitality aims to make exercise and staying physically active easier with the Vitality Active Gear benefit. The benefit offers you an upfront discount of up to 25% on sports gear and equipment from **Sportsmans Warehouse** and **Totalsports**, as well as an upfront discount of up to 75% on fitness devices and Nike performance footwear or apparel from **Sportsmans Warehouse**, **Totalsports** and **Nike Concept stores** in South Africa.

### Who this benefit guide applies to

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Vitality Health members who are the main member, spouse, adult dependants and children 18 years or older with full Vitality (including Vitality Purple) are eligible.

Only the Vitality Active Gear sports gear and equipment benefit will be available to Balance members.

This benefit will not be available on all other Vitality programmes, including Vitality Active Rewards for South African Breweries (SAB), Vitality Active Rewards for Doctors, KeyFit, Vitality Health Tracker and Remedi HealthyFood, Vitality Active Rewards for Teens and Vitality Active members.

If you are a Discovery Bank member and do not have Vitality, you can still access Vitality Active Gear. Read more [here](#).

### Getting started on Vitality Active Gear

Vitality Active Gear does not need to be activated. You also do not need a benefit card to use the benefit. Qualifying members need to have Vitality Active Rewards exercise goals active to have access to the Vitality Active Gear benefit. As a special introductory offer, there is no activation fee for this benefit until further notice.

You agree that by using the the Vitality Active Gear Benefit, you are subject to the terms, conditions and limits referred to in this document.

The Vitality Active Gear benefit will replace the HealthyGear, Shoe Booster, Device Booster, Huawei device booster and Bike Booster benefits. The catalogue for sports gear and equipment will be the same for Vitality Active Gear as it was for HealthyGear.

Vitality Active Gear is comprised of 3 benefits, namely:

1. 25% off sports gear and equipment
2. Up to 75% off a new fitness device
3. Up to 75% off Nike performance footwear and apparel

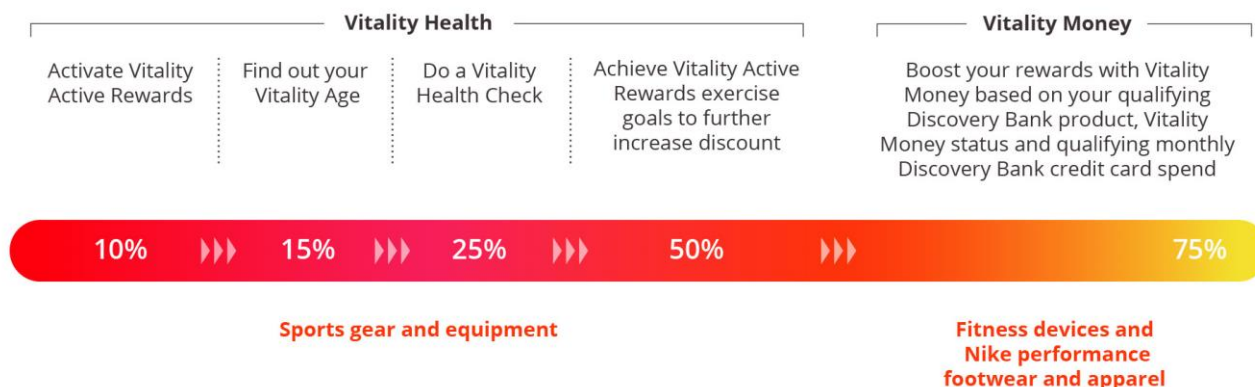
### **Vitality Active Gear: Sports gear and equipment benefit**

Getting active with Vitality gets you 25% off sports gear and equipment at Sportsman Warehouse or Totalsports, depending on your choice of partner selected in a given calendar month. This 25% upfront discount includes fitness devices and Nike performance footwear and apparel bought at Sportsmans Warehouse and Totalsports, however you can get further discounts on fitness devices and Nike performance gear on the Vitality Active Gear fitness device and Nike performance footwear and apparel benefits.

How the benefit works:

- [Activate Vitality Active Rewards](#) on the Discovery app and select **Vitality Active Gear** to get access to Vitality Active Gear.
- Find out your [Vitality Age](#) online and complete a [Vitality Health Check or a Virtual Vitality Health Check-in](#) to increase the discount to 25%. To ensure maximum upfront discount, both the main member and spouse (if applicable) must complete both assessments once every rolling 12 month period.

## HOW TO MAXIMISE YOUR REWARDS



### Up to 25% upfront discount on Sports Gear and Equipment

- Get your reward code or QR code in the Discovery app by selecting **Vitality Active Rewards** > **Vitality Active Gear**.
- Select your preferred partner every month between Sportsmans Warehouse and Totalsports. Your percentage discount and partner will be locked in until the reward expires at the end of the month and does not increase for the month. You can select your new partner and reward in the new calendar month at the latest upfront percentage discount.
- Your selected partner can be different from other members on your policy.
- The discount applies to the first R2 000 you spend on [qualifying sports gear and equipment](#) every month. Your qualifying spend is exclusive to each qualifying member on the Vitality Health policy, and being on a family policy does not increase your individual qualifying spend limit of R2 000.

### Vitality Active Gear: Fitness devices and Nike performance footwear and apparel benefit

Active Vitality members get 75% off a new fitness device at Sportsman Warehouse or Totalsports.

Achieve your Vitality Active Rewards exercise goals and get up to 75% off Nike performance footwear and apparel at Sportsman Warehouse, Totalsports and Nike concept stores.

How the benefit works:

- [Activate Vitality Active Rewards](#) on the Discovery app and select **Vitality Active Gear** for a 10% discount.

- Find out your **Vitality Age** online and complete a **Vitality Health Check** or a **Virtual Vitality Health Check-in** to increase the discount to 25%. To ensure maximum upfront discount, both the main member and spouse (if applicable) must complete both assessments once every 12 months.

By getting active and achieving your weekly Vitality Active Rewards exercise goals, you can increase your discount to up to 50%. Your discount increases by 5% for every five Vitality Active Rewards exercise goals you achieve. You don't need to achieve your exercise goals consecutively to get the discount. We will look back to 1 Jan 2021 to calculate your exercise goals or from the last time you selected (and subsequently redeemed) a booster reward. Your exercise goal count resets once a reward is selected (and subsequently redeemed).

- [Qualifying Discovery Bank clients](#) with Vitality Money can boost their discount further by up to 25%, making the overall discount up to 75%. This depends on their product type and card colour, their Vitality Money status, and their qualifying monthly credit card.

Redeeming your reward:

- Get your reward code or QR code in the Discovery app at any time by selecting **Vitality Active Rewards > Vitality Active Gear**.
- Once you've chosen your reward in the Discovery app, your Vitality Active Rewards exercise goals tally resets to 0 goals and you can build it up again towards your next discount.
- When checking the last selected Vitality Active Gear reward, the exercise goals reset is only confirmed once the member redeems the reward. If the reward expires, then the reset is cancelled and the exercise booster calculation will look back 52 weeks again or up to 1 January 2021.
- If the reward you have chosen expires, you don't have to start from the beginning again. To recalculate your upfront discount, Vitality will look at the most recent:
  - How many exercise goals you've achieved over the past 52 weeks or
  - Last selected and redeemed reward or
  - Until 1 January 2021.
  - Whichever is the more recent of all 3

In all cases, only the exercise goals that have not been already considered for a prior discount will be considered in the next discount percentage.

### Limits of the booster rewards

You can only make use of one of the following rewards at a time. The applicable discount applies to the first:

- R4 000 of the retail price of a fitness device
- R2 000 of the retail price of a pair of Nike performance footwear
- R1 000 for Nike performance apparel.

You can generate rewards to the value of discounts on R6 000 of available spend, every 52 rolling weeks using different reward combinations. The possible reward combinations every 52 rolling weeks are as follows:

1. 1 x Device; 1 x Nike footwear
2. 1 X Device; 1 or 2 X Nike performance apparel
3. 1 x Nike footwear; 4 x Nike performance apparel
4. 2 x Nike footwear; 2 x Nike performance apparel
5. 3 x Nike footwear
6. 6 x Nike performance apparel

### Example 1

John has achieved 25 Vitality Active Rewards exercise goals as of 5 July 2021. He has done all the necessary health assessments and is on the highest boosted percentage with Vitality Money. He selects a fitness device as part of the Vitality Active Gear benefit.

John redeems the reward 20 days later on 25 July 2021 and gets 75% off his fitness device. His exercise goals and associated percentage reset to 0 and the discount will revert to the sum of the Vitality Health assessments and the Vitality Money boost for his next booster selection.

**Example 2** shows the rule of goal reset being cancelled if not used and looking back to last selected (and redeemed) reward.

After selecting his fitness devices reward on 5 July 2021 and redeeming it on 25 July 2021, John builds up again to 21 exercise goals, this has been counted from the time John selected the last reward on 5 July 2021. Then on 30 November 2021, he selects a Nike footwear reward. The percentage he qualifies for is based on his completed Vitality health assessments and Vitality Money boost still remain as 25% each. John, therefore, has an upfront discount reward of 70% as he did not achieve 25 exercise goals since his last selection (and redemption) of a Vitality Active Gear reward.

His exercise goals once again reset to 0.

John forgets to redeem the reward within 30 days and it expires.

John's exercise goals percentage now looks back either 52 weeks, or until the last time he selected and redeemed a reward through the Vitality Active Gear benefit (whichever is more recent), or from 1 January 2021. In this case that was on 5 July 2021.

In the 30 days while John had his reward, he achieved an extra four exercise goals, totalling 25 exercise goals since 5 July 2021. This was the last time he selected a fitness device through the Vitality Active Gear benefit which was subsequently redeemed. The qualifying percentage based on his weekly Vitality Active Rewards exercise goals is now on 25%.

John selects the Vitality Active Gear Nike performance footwear reward again. This time he gets the full 75% upfront discount to use on his Nike performance footwear.

### Manage your money well with Vitality Money

- For a further 25% upfront discount on your next fitness device, Nike performance footwear or apparel you must be the primary account holder of a qualifying Discovery Bank product with Vitality Money.
- Only primary Discovery Bank products with a credit card will be considered as qualifying for this benefit. The following Discovery Bank products qualify for the Vitality Money boost on the Vitality Active Gear fitness device and Nike benefits only:
  - Discovery Bank Gold Suite
  - Discovery Bank Platinum Card Account
  - Discovery Bank Platinum Suite
  - Discovery Bank Black Card Account
  - Discovery Bank Black Suite
  - Discovery Bank Purple Suite

Discovery Bank clients who are primary account holders of only a Discovery Bank Transaction Account, only Discovery Bank savings accounts, or with active Discovery Cards first issued before the launch of Discovery Bank are excluded from the Vitality Money portion of the Vitality Active Gear fitness device and Nike gear benefit.

Your upfront discount is based on your Discovery Bank product type and card colour, your Vitality Money status, and your qualifying credit card spend amount from the previous month. Your account must be in good standing to qualify for your upfront discount. [Find out more.](#)

*'Good standing' means that none of your Discovery Bank accounts and credit facilities are overdrawn, 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.*

New Vitality Money members are defaulted to the highest spend band for the first two calendar months.

To find out about how much you need to get the maximum Vitality Active Gear percentage with Vitality Money, view [this table](#) and select your Discovery Bank account. Then select the Vitality Active Gear product and tap the Vitality Money status colour to see the discount possibilities. Activate Vitality Money to qualify for the discount. See some examples below.

#### Example 1:

Peter has a Discovery Bank Platinum Suite, is on Diamond Vitality Money status and spent R22 000 on his Discovery Bank credit card last month. Due to this, he receives a 20% boosted Vitality Money discount in addition to the discount he receives for having completed his Vitality Health assessments (25%) and achieving 25 Vitality Active Rewards exercise goals (25%). This brings his overall discount to 70%. Even though Peter has already spent more than R25 000 in the current month on his qualifying Discovery Bank credit card, he does not yet qualify for the full 25% since the additional boosted discount works off the qualifying spend from the previous month.

The Discovery Bank Platinum Suite account spend bands:

		<b>Blue</b>	<b>Bronze</b>	<b>Silver</b>	<b>Gold</b>	<b>Diamond</b>
<b>Discovery Bank Platinum Suite</b>	R2 499 or less	0.00%	0.00%	0.00%	0.00%	0.00%
	R2 500 – R4 999	5.00%	5.00%	5.00%	5.00%	5.00%
	R5 000 – R7 499	5.00%	5.00%	5.00%	5.00%	10.00%
	R7 500 – R9 999	5.00%	5.00%	5.00%	10.00%	10.00%
	R10 000 – R12 499	5.00%	5.00%	5.00%	10.00%	10.00%
	R12 500 – R14 999	5.00%	5.00%	5.00%	10.00%	15.00%
	R15 000 – R19 999	5.00%	5.00%	5.00%	10.00%	15.00%
	R20 000 – R24 999	5.00%	10.00%	15.00%	15.00%	20.00%
	R25 000 or more	5.00%	10.00%	15.00%	15.00%	25.00%

## Your Vitality Active Gear rewards

Your Vitality Active Gear benefit gives you an upfront discount when you purchase a qualifying item.

### Redeeming rewards at the cashiers

- Once you have generated your reward, give the code to the cashier before purchasing your product. Tell them you would like to pay with Vitality Active Gear and show them the code. The cashier will either ask you to scan the QR code or read out the number code below the QR code which will apply your upfront discount to your purchase.
- When redeeming a fitness devices or Nike performance footwear or apparel reward, you must do so in a separate transaction to any other items in your basket.

### Example:

Sally wants to get a Nike tennis shirt using her Nike performance apparel reward along with some tennis balls. Sally should ask the cashier to ring up the Nike shirt first and give the cashier her Nike performance apparel



reward code. Once that transaction is finished, she should then give the cashier the tennis balls and tennis raquet and use the sports gear and equipment code.

### **Qualifying Vitality Active Gear rewards online:**

- You shop online at [www.sportsmanswarehouse.co.za](http://www.sportsmanswarehouse.co.za)

### **Qualifying Vitality Active Gear rewards in store:**

- You shop in-store at Sportsmans Warehouse, Totalsport and Nike (Excludes Nike Factory stores).

## The Vitality Active Gear Catalogues

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View the Vitality Active Gear catalogues for [Sportsmans Warehouse](#), [Totalsports](#) and [Nike](#) catalogues to see the extensive list of items available.

### **Redeeming my rewards:**

#### For sports gear and equipment:

- Once you select your reward, your upfront discount and selected partner are locked in for the remainder of the month.
- If you do any Vitality health assessments after you have selected your reward, they will only count towards the next month's upfront discount percentage.
- You have until the end of the calendar month to redeem your reward. In the next month, you can select a new reward at a different partner if you like.

#### For fitness devices or Nike performance footwear and apparel:

- Once you select your reward, your selected partner and upfront discount percentage is locked in and you have 30 days within which to redeem your reward.
  - If you do not redeem the reward within 30 days, you do not forfeit your reward percentage. Instead, you are able to select another reward at the percentage as at the new date (30 days later).

Note: Upon selection of the reward, your Vitality Active Rewards exercise goals and associated discount percentage (up to 25% additional discount) will reset to 0 and you will need to build up again. Your Vitality Money boosted discount and completed Vitality health assessments percentages do not reset when selecting a reward.

## Limits



## Limits for the Vitality Active Gear benefit

You cannot use more than one reward code in the same transaction.

- For example, if you have a sports gear and equipment reward and a fitness devices reward and you try use them both in the same transaction, only the first one given to the cashier will discount the transaction.

### For sports gear and equipment:

- Your upfront discount applies to R2 000 of qualifying Vitality Active Gear spend per qualifying person on the policy per month.
- You cannot use a sports gear and equipment reward in the same transaction as any of the Vitality Active Gear benefits (fitness devices or Nike performance footwear and apparel).
- When redeeming a sports gear and equipment reward, the discount will apply to multiple qualifying items in your basket up to the limit of R2 000.

**Example:** Sally decides to buy some tennis balls and a tennis racket using her sports gear and equipment reward. Sally will get the upfront discount of up to 25% off both items (up to a monthly cap of R2 000 qualifying Vitality Active Gear spend). Therefore, the maximum Sally can get as a discount is R500 for the month using her sports gear and equipment reward.

### For fitness devices or Nike performance footwear and apparel:

- Only one item can be redeemed with each reward code. If you are redeeming a Nike performance apparel reward, only the most expensive qualifying Nike performance apparel item will have the discount applied to it. This applies even if both items in your basket are still within the R1 000 Nike performance apparel qualifying spend limit.

**Example:** Sally finds out about a Nike sale at one of the qualifying partner stores where she can get Nike performance footwear at R750 for tennis shoes and R1 000 for running shoes. She decides to buy both. When she gives her Nike performance footwear reward code to the cashier, the upfront discount will only apply to the R1 000 running shoes and not to both pairs of shoes. Although the limit for Nike performance footwear is R2 000, this only applies to one item and you cannot add up items to reach the value of R2 000.

- Every 12 months, you can get an upfront discount on up to R6 000's worth of fitness devices, Nike performance footwear and Nike performance apparel and fitness devices.
- This R6 000 spend limit does not apply to the up to 25% upfront discount on sports gear and equipment.

- You can only have one reward available at any given time for either a fitness device, Nike performance footwear or Nike performance apparel.
- Each reward has its own spend limit. Once redeemed, your overall spend limit of R6 000 will reduce by that entire voucher amount and not the retail value actually spent. The discount will apply to the qualifying spend limit of each reward: fitness devices R4 000, Nike performance footwear R2 000 or Nike performance apparel R1 000.
- You cannot use part of a reward to redeem your discount on fitness devices, Nike performance footwear or apparel purchases. The reward's full value is used towards your Vitality Active Gear benefit available spend whether the item purchased costs less or more.
- If you spend more than the limit, you'll get a discount on the maximum value of the qualifying spend limit. If you spend under the limit, the full amount of that limit will be deducted from your overall available qualifying spend limit.

**Example:** Zahara purchases a fitness device worth R1 000. Her overall available spend limit of R6 000 reduces by R4 000 and she receives a discount on the R1 000. If Zahara purchased a R5 000 fitness device, her overall available spend limit of R6 000 reduces by R4 000 and she receives a discount on R4 000.

- Once you have used your reward, you can select another one if you have enough overall limit remaining.
- You cannot use a sports gear and equipment reward along with a fitness devices and Nike performance footwear or apparel reward in the same transaction. Only the first reward will take effect. You can use the second one in a separate transaction.

Overall qualifying limit becomes available again 12 months from the date of selection not redemption, as long as the item was redeemed. If the item was not redeemed, then the limit will become available again once the reward expires after 30 days.

**Example:** Nipho selects a fitness devices reward on 7 July 2021 and redeems it on 12 July 2021. His overall available limit reduces by R4 000 from 7 July 2021 and R4 000 will be available again to use on any of the Vitality Active Gear rewards on 7 July 2022.

If Nipho did not redeem the fitness devices reward and it expired, then R4 000 will become available again on 6 August 2021.

## Discounts and vouchers

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### QR codes and wiCodes

If your reward with the wiCode or QR code does not work at the point of sale, this is an error. Please contact us and we will resolve it for you.

### Discount amounts during redemption

- Check the discount amount on the reward. That discount amount will only apply up to the qualifying spend limit. If your product is over the qualifying spend limit, the discount will only apply to the portion of the total cost of the product up to the qualifying spend limit.
- For Vitality Active Gear rewards, the discount will only apply to one item per transaction.
- You cannot use a sports gear and equipment reward along with a fitness devices and Nike performance footwear or apparel reward in the same transaction. Only the first reward will take effect. You can use the second one in a separate transaction.

## Goals

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### Achieving my weekly exercise goals

As part of the Vitality Active Gear benefit, your Vitality Active Rewards exercise goals reward will increase with every five weekly exercise goals achieved. The exercise goals do not increase when you achieve a Vitality Active Rewards drive or money goal. You can earn an extra 5% upfront discount for every five exercise goals you achieve. This is up to a total of 25% in a rolling 52 weeks, or from 2 January 2021, or since the last selected (and subsequently redeemed) Vitality Active Gear reward. Ensure your exercise goal has been achieved in the Vitality Active Rewards section of the app.

### Goals calculated

Each Vitality Active Rewards exercise goal is personalised to a member based on their previous physical activity history and exercise goal achievement. It's also based on a member's physical health risk profile which is determined by a number of health risk criteria.

## HealthyGear, Shoe, Device and Bike Booster benefit changes

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### HealthyGear

Vitality Active Gear replaced the HealthyGear benefit from 7 April 2021. Now you can get an upfront discount with Vitality Active Gear on sports gear and equipment instead of a cash back or Discovery Miles reward at the end of your reward cycle.

## Shoe and Device boosters

The original Shoe and Device Booster benefits have been replaced by the Vitality Active Gear benefit: fitness devices and Nike performance footwear and apparel. Instead of receiving cash back or Discovery Miles rewards for 12 or 24 months after purchasing your shoes or device, you can now earn an up to 75% upfront discount on either of these items and you do not have to wait for cash back or Discovery Miles rewards.

## Bike boosters

The Bike booster is now included in the Vitality Active Gear sports gear and equipment benefit. You can now purchase a bike from Sportsmans Warehouse or Totalsports and get an up to 25% upfront discount with your sports gear and equipment reward code. The normal Sports gear and equipment limits and rules apply.

Existing Shoe and Device Boosters activated before 7 April 2021 will continue to earn cash back or Discovery Miles until the end of your existing benefit's period.

## Tax on reward

- You might have a duty to pay tax on the rewards that you earn.
- It is your responsibility to speak to a tax practitioner for advice.
- We are not responsible for any consequences if you fail to ask a tax practitioner for advice or if you fail to pay the tax that applies.

## Qualifying Spend

Qualifying spend mentioned in the above benefit guide refers to the spend on qualifying Vitality Active Gear items and does not refer to qualifying spend for Discovery Bank credit card or transaction account spend unless otherwise specified

## Ending the Vitality Active Gear benefit

You will no longer receive the Vitality Active Gear benefit rewards under one of these instances, if:

- Your Vitality Health membership ends
- You downgrade to a Vitality Health membership that does not qualify for the Vitality Active Gear benefit.

## Acceptance of benefit terms and conditions

By selecting any rewards on the Vitality Active Gear benefit, you agree to the limits, terms and conditions set out in this benefit guide.

### Third-party consent when activating any Vitality benefit

By activating this benefit, you further consent that the following companies may process, in accordance with our [privacy statement](#), your payment and personal information, as well as transaction data, to administer the benefit effectively:




- Discovery Vitality (Pty) Limited
- Their authorised partner network and third parties associated with the benefit (Sportsmans Warehouse, Totalsports\* and Nike).

### Need help or additional information?

If you have any questions or need more information about the Vitality Active Gear benefit, visit the [Discovery Vitality Help](#) page or [send us a query](#).

If, for any reason, there is a conflict between rules in this benefit guide and the [Vitality Main Rules](#) – the [Vitality Main Rules](#) for Vitality Health members will apply at all times. Vitality Money rules apply to the Bank Booster element of Vitality Active Gear booster discounts.

Keep up to date with the latest news from Vitality: Download the  Discovery app, follow Discovery Vitality

on   (@Discovery\_SA) and  (DiscoverySA).

Specific limits, terms and conditions apply to each benefit and may be subject to change. We will inform you if there are any product or benefit changes.