

# Vitality Active Rewards with iPhone | Frequently Asked Questions

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## 1. What is the Vitality Active Rewards with iPhone benefit?

Combining Apple's revolutionary device, the iPhone, with Vitality Active Rewards helps motivate and encourage you to live healthier.

The Vitality Active Rewards with iPhone benefit allows you to fully fund a new iPhone by achieving all your Vitality Active Rewards exercise, drive and money goals for 24 months in a row. The number of Vitality Active Rewards goals you achieve contribute towards your monthly cash back.

View the Vitality Active Rewards with [iPhone benefit guide](#) for more information.

## 2. Who qualifies for the Vitality Active Rewards with iPhone benefit?

To qualify for this benefit:

- You need to activate Vitality Active Rewards. If you haven't activated the benefit yet, download the latest Discovery app, log in, and navigate to the **Vitality** tab, then click on **Vitality Active Rewards**.
- You must have a qualifying Discovery Bank account with a Discovery Card (the new Discovery Bank credit card): a Discovery Platinum or Black Card account, or a Discovery Platinum, Black, Purple or Purple Wealth full banking suite that is in good standing.
- To activate the benefit, you need to have sufficient credit available on your Discovery Bank credit card at the time of activation. You can view your available credit by logging in to the Discovery Bank app. Your current available balance is calculated by subtracting your current debit balance and any budget transactions you may have from your credit card limit.
- You need a minimum credit facility limit of R20 000 to qualify for the benefit and this limit must be available for the full 24-month period of the iPhone benefit.
- After you've taken up the benefit, your remaining available portion of your credit limit should be no less than R5 000.
- The iPhone benefit will appear as a budget transaction on your credit card and will reduce your available balance on your credit card by the iPhone's outstanding amount until the device is paid off.
- Only the primary Discovery Bank account holder can qualify for the Vitality Active Rewards with iPhone benefit.
- Only one iPhone benefit can be active in a 24-month period.

Not a Discovery Bank client? [Upgrade to Discovery Bank](#) today and enjoy great rewards for banking healthier.



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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.

View the Vitality Active Rewards with [iPhone benefit guide](#) for more information.

### 3. My eligibility status has changed and I can no longer activate the Vitality Active Rewards with iPhone benefit. Why?

To activate the benefit, you need to have enough credit available against the limit of your Discovery Bank credit card when you want to activate the benefit – a minimum credit facility limit of R20 000 across your Discovery Bank accounts and after you've taken up the benefit, your remaining available portion of your credit limit should be no less than R5 000. If you have insufficient available credit but meet the minimum credit limit criteria, you may need to transfer funds from your transaction account to your credit card account. The available funds in your credit card account needs to cover to the cost of the iPhone on a monthly basis and for the full 24-month duration of the benefit.

### 4. Do I need to pay an activation fee to activate the Vitality Active Rewards with iPhone benefit?

No, you don't have to pay an activation fee to activate the Vitality Active Rewards with iPhone benefit.

### 5. Which iPhone do I qualify for?

You can choose from a range of iPhones. The iPhone you can choose depends on your Discovery Bank product and your available credit when you buy your iPhone in the store. Here are the iPhones that we can fully fund if you achieve all your Vitality Active Rewards goals for 24 months in a row:

Discovery Card colour	Discovery Bank product	Highest value iPhone that you may fully fund	Maximum monthly instalment that you can earn cash back on (including Vitality Money cash back)
Platinum	Discovery Card account	iPhone 8 64GB	R500
	Full banking suite	iPhone XR 64GB	R640
Black	Discovery Card account	iPhone XR 64GB	R640
	Full banking suite	iPhone 11 64GB	R715
Purple	Full banking suite	iPhone 11 Pro 64GB	R1 050



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You are allocated an iPhone based on your qualifying Discovery Card colour and qualifying Discovery Bank account, but you may select an iPhone costing more than the device you're eligible for. This will be based on the credit limit you have available on your credit card. **If you select this option, you will not receive cash back on the price difference between the more expensive device and the device you're eligible for.**

## 6. How does Vitality Active Rewards with iPhone work?

If you are a qualifying Discovery Bank client, you have the opportunity to activate the Vitality Active Rewards with iPhone benefit and choose from a variety of iPhones based on the credit limit you have available.

Purchase one of the iPhone models specified for your Discovery Bank product and achieve all your weekly Vitality Active Rewards exercise, drive and money goals to receive the maximum cash back. While your cash back will help cover the cost of your iPhone, you may still be debited the monthly instalment on the due date as this depends on when the cash back is paid into your account.

You are allocated an iPhone based on your qualifying Discovery Card colour and qualifying Discovery Bank account, but you may select an iPhone costing more than the device you're eligible for. This will be based on the credit limit you have available on your credit card. **If you select this option, you will not receive cash back on the price difference between the more expensive device and the device you're eligible for.**

If you change from one qualifying Discovery Bank account to another, the maximum cash back you can get will be impacted.

Discovery Card colour	Discovery Bank product	Highest value iPhone that you may fully fund	Maximum monthly instalment qualifying for cash back (including Vitality Money cash back)
Platinum	Discovery Card account	iPhone 8 64GB	R500
	Full banking suite	iPhone XR 64GB	R640
Black	Discovery Card account	iPhone XR 64GB	R640
	Full banking suite	iPhone 11 64GB	R715
Purple	Full banking suite	iPhone 11 Pro 64GB	R1 050

**Example:** You have a Discovery Black full banking suite and are eligible for an iPhone 11 64GB, but you select an iPhone 11 256GB which has a sales price of R1 800 more than the iPhone 11 64GB. This R1 800 difference will not be covered by your Vitality Active Rewards cash back. You will have to pay the difference over 24 months (plus interest) as part of the



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monthly instalment, regardless of whether you meet your Vitality Active Rewards goals or not.

## Maximum monthly Vitality Active Rewards with iPhone cash back per qualifying account:

Number of goals achieved in statement cycle	Discovery Platinum Card account	Discovery Platinum full banking suite	Discovery Black Card account	Discovery Black full banking suite	Discovery Purple full banking suite
0 - 3 or non-qualifying	0%	0%	0%	0%	0%
4 - 6 and qualifying	17.5%	17.5%	17.5%	17.5%	17.5%
7 - 8 and qualifying	25%	25%	25%	25%	25%
9 - 10 and qualifying	50%	50%	50%	50%	50%
11+ and qualifying	100%	100%	100%	100%	100%
<b>Maximum monthly instalment qualifying for cash back</b> (including Vitality Money cash back)	<b>R500</b>	<b>R640</b>	<b>R640</b>	<b>R715</b>	<b>R1 050</b>

- The Vitality Active Rewards with iPhone benefit is a 24-month budget transaction created against your existing credit card. The benefit is applicable to qualifying Discovery Bank customers who are primary accountholders. As you pay down your budget transaction, the amount becomes available on your credit facility for you to use. Your iPhone budget transaction will incur interest at your contracted borrowing rate.
- Your monthly instalment is due and payable and included in the minimum amount due of your credit card against which the budget transaction of the iPhone benefit is processed. The budget transaction and instalments will reflect on your monthly credit card statement.
- You could earn cash back based on your Vitality Money status.
- You may earn Vitality Active Rewards cash back. The cash back amount is dependent on the number of goals you have achieved and the type of qualifying Discovery Bank account you have.
  - You can boost your cash back by having an active Vitality Health and/or Vitality Drive programme with Vitality Active Rewards activated.
  - Any combination of the Vitality Money and Vitality Health and/or Vitality Drive programmes can earn cash back based on your engagement levels with Vitality Active Rewards.
  - To achieve the maximum cash back on your iPhone, you will need to activate all three Vitality Active Rewards programmes and achieve all your Vitality Active Rewards exercise, drive and money goals.



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**Example:** You have a Discovery Black full banking suite and have purchased an iPhone worth R22 000 using the iPhone benefit. You have a monthly instalment due of R1 064 for the iPhone budget transaction, based on your contracted borrowing rate of 14.75%. You receive R35 in Vitality Money cash back. You achieve 1 Vitality Active Rewards drive goal, 2 Vitality Active Rewards exercise goals and 1 Vitality Active Rewards money goal, which means you get 17.5% cash back on a maximum instalment amount of R715. Your cash back is calculated as (the lower of R1 029 [R1 064 less R35] and R715)\*17.5% = R125.13.

Your total cash back therefore consists of R35 from Vitality Money and R125.13, based on the Vitality Active Rewards goals you've achieved.

## 7. Is there a monthly amount that I need to pay for the Vitality Active Rewards with iPhone benefit?

We will help fund your iPhone based on the number of Vitality Active Rewards goals you achieve each month. Your monthly instalment is based on your qualifying Discovery Bank product, your contracted borrowing rate, and the purchase price of the iPhone. You can earn cash back based on your Vitality Money status.

If you change from one qualifying Discovery Bank account to another, the maximum cash back you can get will be impacted.

Discovery Card colour	Discovery Bank product	iPhone that you can fully fund	Maximum monthly instalment that you can earn cash back on (including Vitality Money cash back)
Platinum	Discovery Card account	iPhone 8 64GB	R500
	Full banking suite	iPhone XR 64GB	R640
Black	Discovery Card account	iPhone XR 64GB	R640
	Full banking suite	iPhone 11 64GB	R715
Purple	Full banking suite	iPhone 11 Pro 64GB	R1 050

### Example:

You have a Discovery Black full banking suite and have purchased an iPhone worth R22 000 using the iPhone benefit. You have a monthly instalment due of R1 064 for the iPhone budget transaction, based on your contracted borrowing rate of 14.75%. You receive R35 in Vitality Money cash back. You achieve 1 Vitality Active Rewards drive goal, 2 Vitality Active Rewards exercise goals and 1 Vitality Active Rewards money goal, which means you get 17.5% cash back on a maximum instalment amount of R715. Your cash back is calculated as (the lower of R1 029 [R1 064 less R35] and R715)\*17.5% = R125.13.



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Your total cash back therefore consists of R35 from Vitality Money and R125.13, based on the Vitality Active Rewards goals you've achieved.

**Maximum monthly Vitality Active Rewards with iPhone instalment that can earn cash back for each Discovery Bank product:**

Number of weekly goals achieved in statement cycle	Discovery Platinum Card	Discovery Platinum full banking suite	Discovery Black Card	Discovery Black full banking suite	Discovery Purple full banking suite
0-3 or non-qualifying	0%	0%	0%	0%	0%
4-6 and qualifying	17.5%	17.5%	17.5%	17.5%	17.5%
7-8 and qualifying	25%	25%	25%	25%	25%
9-10 and qualifying	50%	50%	50%	50%	50%
11+ and qualifying	100%	100%	100%	100%	100%
<b>Maximum monthly instalment qualifying for cash back (including Vitality Money cash back)</b>	<b>R500</b>	<b>R640</b>	<b>R640</b>	<b>R715</b>	<b>R1 050</b>

If you can't achieve your goals because of illness, injury, travel needs, or any other reason, you still have to pay the monthly instalment for your iPhone.

## 8. How do I activate the Vitality Active Rewards with iPhone benefit?

If you are a qualifying Discovery Bank client, you can activate the Vitality Active Rewards with iPhone benefit by following these steps:

- Download the latest Discovery Bank app.
- You will be able to see whether you qualify for the Vitality Active Rewards with iPhone benefit by tapping on the *iPhone benefit* in your Discovery Bank app menu.
- If a primary Discovery Bank account holder already has an active Vitality Active Rewards with iPhone benefit, they do not qualify for an additional iPhone benefit.
- If at any stage you're no longer eligible for this benefit, your ability to activate the benefit will be removed.





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## 9. How do I choose and collect my iPhone from the iStore?

- Go to the *iPhone benefit* on the Discovery Bank app to browse the iPhones you're eligible for and calculate your monthly cash back or repayments. Then visit an [iStore near you](#) to select your iPhone.
- Ask the iStore assistant to assist you with scanning the iPhone's barcode (serial number) using the Discovery Bank app to view your estimated cash back based on your goal achievement with Vitality Active Rewards each month.
- To complete the activation process, accept the terms and conditions of the benefit. A QR code will be generated and a budget purchase will automatically be added to your chosen Discovery Card, which is payable over the next 24 months. Present your QR code to the iStore assistant to complete the process and walk out with your new iPhone.
- Your iPhone QR code is not transferable. It cannot be exchanged for cash or for any other iStore product.
- Accessories are not included as part of the Vitality Active Rewards with iPhone benefit.

## 10. Can I get accessories as part of the Vitality Active Rewards with iPhone benefit?

No, accessories are not included as part of the Vitality Active Rewards with iPhone benefit.

## 11. Can I choose a different iPhone than the one I qualify for based on my credit limit?

You are allocated an iPhone based on your qualifying Discovery Card colour and qualifying Discovery Bank account, but you may select an iPhone costing more than the device you're eligible for. This will be based on the credit limit you have available on your credit card. **If you select this option, you will not receive cash back on the price difference between the more expensive device and the device you're eligible for.**

## 12. Why are some iPhones more expensive than the original price advertised?

The iStore decides the price of all iPhones and this price can change. We have to follow their pricing structure. With the current exchange rate fluctuations, changing prices is an unfortunate reality for all retailers. For this reason, if the iStore's prices increase, we have to reflect the same price increase with our offering.



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## 13. Can I have my Vitality Active Rewards with Apple Watch benefit and Vitality Active Rewards with iPhone benefit active at the same time?

Yes, as long as you qualify for both the Vitality Active Rewards with Apple Watch benefit and the Vitality Active Rewards with iPhone benefit, you can have both benefits active at the same time.

View the [Vitality Active Rewards with Apple Watch benefit guide](#) and the [Vitality Active Rewards with iPhone benefit guide](#) for more information.

## 14. How do I achieve my Vitality Active Rewards goals to help cover the cost of my iPhone?

Vitality Active Rewards is an in-app programme that encourages and rewards you for getting active, driving well and spending responsibly. You're set a personalised Vitality Active Rewards exercise, drive and money goal each week to encourage positive behaviour change.

- By activating the Vitality Active Rewards with iPhone benefit, you agree that you will meet your weekly Vitality Active Rewards goals over the 24-month iPhone budget transaction period to receive cash back to help cover the cost of your iPhone.
- If you do not meet any of your weekly Vitality Active Rewards goals, you will not receive your monthly cash back.
- Only members with a full Vitality Health plan or a Vitality Purple plan will have their Vitality Active Rewards exercise goals count towards the Vitality Active Rewards with iPhone benefit.
- Only the primary Discovery Bank account holder can activate the Vitality Active Rewards with iPhone benefit. Secondary Discovery Bank cardholders do not qualify for the benefit. Transfers from the primary Discovery Bank account holder to any other person will not be permitted.
- If you are unable to achieve your goals because of illness, travel needs, or any other factors, you will still be liable to pay the monthly instalment – this iPhone instalment amount is due and payable and will be included in the minimum amount due on your Discovery Card.
- Your qualifying Discovery Bank account must have a **monthly spend of at least R5 000 on a Discovery Platinum Card account or full banking suite and R7 500 on a Discovery Black Card account or full banking suite or a Discovery Purple or Purple Wealth full banking suite** to qualify for your monthly cash back. This spend will be determined each month to assess cash back eligibility. You can request a limit increase by calling on 0860 11 2265.
- Monthly spend is calculated at the end of each reward cycle. You will not qualify for cash back if you do not meet these minimum spend thresholds for the month.





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- Your rewards will be calculated on a four-week cycle from the first Saturday after your purchase of the iPhone. Your budget instalment will be charged and your cash back will be paid into your credit card on the first Wednesday after the four-week cycle has run.
- When you activate this benefit, you agree that your existing payment instruction to Discovery Bank remains the same unless it has been updated by you.
- The standard payment process of your account will be followed.
- If a monthly instalment is unsuccessful, Vitality will stop calculating your Vitality Active Rewards goals that count toward your Vitality Active Rewards with iPhone benefit. Once you have paid all amounts that are in arrears, Vitality will start calculating these goals again. Any goals achieved during the period that you were in arrears will not be retrospectively allocated once you bring your account up to date.

## **15. What will happen if I don't achieve all my Vitality Active Rewards goals in a month?**

If you don't meet all your Vitality Active Rewards goals, it affects the monthly cash back for your monthly instalment. As you engage with the Vitality Active Rewards program you earn cash back based on the number of goals you achieve. Each month, you are billed for the full instalment amount and the cash back will be transferred directly into your credit facility to help you cover the cost of your iPhone. If you don't meet your Vitality Active Rewards goals, you will not earn the maximum cash back which helps cover the cost of the iPhone.

You may earn Vitality Active Rewards cash back and you could earn cash back based on your Vitality Money status based on the number of goals you have achieved and the type of qualifying Discovery Bank account you have.

- You can boost your cash back by having an active Vitality Health and/or Vitality Drive programme with Vitality Active Rewards activated.
- Any combination of the Vitality Money and Vitality Health and/or Vitality Drive programmes can earn cash back based on your engagement levels with Vitality Active Rewards.
- To achieve the maximum cash back on your iPhone, you will need to activate all three Vitality Active Rewards programmes and achieve all your Vitality Active Rewards exercise, drive and money goals.



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Number of goals achieved in statement cycle	Discovery Platinum Card account	Discovery Platinum full banking suite	Discovery Black Card account	Discovery Black full banking suite	Discovery Purple full banking suite
0-3 or non-qualifying	0%	0%	0%	0%	0%
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7-8 and qualifying	25%	25%	25%	25%	25%
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11+ and qualifying	100%	100%	100%	100%	100%
<b>Maximum monthly instalment qualifying for cash back</b> (including Vitality Money cash back)	<b>R500</b>	<b>R640</b>	<b>R640</b>	<b>R715</b>	<b>R1 050</b>

**Example:** You have a Discovery Black full banking suite and have purchased an iPhone worth R22 000 using the iPhone benefit. You have a monthly instalment due of R1 064 for the iPhone budget transaction, based on your contracted borrowing rate of 14.75%. You receive R35 in Vitality Money cash back. You achieve 1 Vitality Active Rewards drive goal, 2 Vitality Active Rewards exercise goals and 1 Vitality Active Rewards money goal, which means you get 17.5% cash back on a maximum instalment amount of R715. Your cash back is calculated as (the lower of R1 029 [R1 064 less R35] and R715)\*17.5% = R125.13. Your total cash back therefore consists of R35 from Vitality Money and R125.13, based on the Vitality Active Rewards goals you've achieved.

You need to engage with all three Vitality programmes (Vitality Money, Vitality Drive and Vitality Health) to earn the maximum cash back on your iPhone. However, you can still fund part of your iPhone even if you only have one of the programmes. You can view the maximum cash back you can earn based on your engagement with Vitality Active Rewards on the Discovery Bank app.

## 16. When will my monthly cash back be paid into my Discovery Bank credit card?

We will start calculating your Vitality Active Rewards goals on a four-week cycle from the first Saturday following your iPhone benefit activation and collection from the iStore. Your monthly instalment and cash back will occur on the first Wednesday after the four weeks are complete.



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### 17. Will I be able to return my iPhone?

If you wish to return your iPhone (this must be done within 10 days) the following will apply:

- If you return an unopened and fully sealed product purchased from an iStore, you'll receive a full refund if you return it within seven days of the purchase date.
- If you return an opened or unsealed product purchased at an iStore, you'll receive a refund of the purchase price less a 20% handling fee if you return it within 10 days of the purchase date.

If you have any queries related to returns or exchanges, contact Discovery Bank on 0860 11 2265.

### 18. Can exchange my iPhone for another iPhone?

If you wish to change your current iPhone (and do so after 10 days), the following will apply:

- First, you must settle the remaining amount of your current iPhone on your Discovery Card. If you choose not to settle the remaining cost on your current iPhone, the benefit will remain active and you will continue to pay the monthly instalment amount for the remainder of the 24 months.
- Once you have settled the remaining amount, the existing iPhone benefit will be cancelled and you'll be able to activate the Vitality Active Rewards with iPhone benefit again. This is subject to passing the eligibility criteria.
- You are not able to transfer the benefit to another person.

If you have any queries related to returns or exchanges, contact Discovery Bank on 0860 11 2265.

### 19. I need to send my iPhone in for repairs, what is the process?

For repairs, please speak to iStore directly. To view the full iStore terms and conditions, visit [www.istoreonline.co.za](http://www.istoreonline.co.za).

### 20. Can I give my iPhone to someone else?

You can give your iPhone to someone else; however, you must still achieve your Vitality Active Rewards goals for 24 months and pay towards your monthly instalment.

### 21. Can my Vitality Active Rewards with iPhone be cancelled?

Your Vitality Active Rewards with iPhone benefit will be cancelled, and becomes due and payable in full, if:



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- You cancel your Vitality Active Rewards with iPhone benefit or your qualifying Discovery Bank account.
- You downgrade to a Discovery Bank account that does not cater for the Vitality Active Rewards with iPhone benefit.
- You reduce the straight limit of your Discovery Card to lower than the limit required to be eligible for this benefit.
- Your qualifying Discovery Bank account is no longer in good standing.

## 22. Will Discovery Vitality or Discovery Bank share my personal information?

When you activate this benefit, you agree that Discovery Vitality, Discovery Bank and iStore in South Africa can share your personal information to administer the benefit. View a full list of our privacy terms and conditions.

You also agree that Discovery Vitality can use your email address on record to send all legal communication. It is your responsibility to make sure your contact details are fully updated with Discovery. You can view and edit these details by logging in to [www.discovery.co.za](http://www.discovery.co.za).

## 23. Why have my Vitality Active Rewards goals increased or decreased?

It's important to note that the Vitality Active Rewards goals are dynamic: they adjust upwards and downwards based on your behaviour and goal achievement to either gradually encourage you to improve your behaviour or to keep you motivated and engaged at the current level or a lower level should that be more appropriate for your level of engagement with the Vitality Health, Vitality Drive or Vitality Money programmes. The [Vitality Active Rewards benefit](#) rules, terms, and conditions apply.

## 24. Why is my iPhone instalment amount incorrect?

Your iPhone instalment amount is based on the number of Vitality Active Rewards goals you achieved each month.

Please go to the Discovery Bank app to view the number of goals you achieved for the month and the activities related to achieving these goals.

For more information, visit the Discovery website.

## 25. Where will my iPhone cash back be paid into?

Your iPhone cash back will be paid into the Discovery Bank product that is linked to your Vitality Active Rewards with iPhone benefit.



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## **26. Where can I find out more about the Vitality Active Rewards benefit?**

Visit our website to [find out more about Vitality Active Rewards](#).

## **27. Can I get the Vitality Active Rewards with iPhone benefit if I upgrade my current cellphone contract by joining Discovery Bank?**

No, the Vitality Active Rewards with iPhone benefit is independent of any cellular service provider or contract. The benefit is offered to all qualifying Discovery Bank clients and enables you to get a new iPhone without the need for a particular network, mobile package or contract, regardless of whether you are a contract or prepaid mobile customer. Unlike paying off a new iPhone as part of a mobile contract, the Vitality Active Rewards with iPhone benefit offers you the ability to potentially fully fund your new iPhone by meeting your Vitality Active Rewards goals.

## **28. Can I use my Vitality Active Rewards diamonds to help fund my new iPhone?**

No, the diamonds you currently earn for playing the Vitality Active Rewards gameboard cannot be used to fund the iPhone benefit. Your iPhone can only be funded achieving your Vitality Active Rewards exercise, drive and money goals on a weekly basis.

## **29. Does the Vitality Active Rewards with iPhone benefit include any insurance benefits?**

During the iPhone benefit activation process, you will not have an option to add insurance to cover your device. However, this will be one of the exciting new updates to the benefit that will be coming soon. Keep updated through the Discovery Bank app or the Discovery website.

## **30. How can I view my iPhone benefit cash back and monthly instalments?**

To view your monthly instalments and cash back based on your Vitality Active Rewards goal achievement, log in to the Discovery Bank app and navigate to the iPhone benefit section.

## **31. Can I take more than one iPhone through the Vitality Active Rewards with iPhone benefit if I have sufficient credit available to cover the cost of both devices?**

As a qualifying primary Discovery Bank client, you can only have one iPhone benefit active at a time. You can purchase the additional iPhone using your Discovery Card outside of the Vitality Active Rewards benefit.



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## **32. Do I qualify for the Vitality Active Rewards with iPhone benefit if I am not a South African citizen?**

In order to qualify for the Vitality Active Rewards with iPhone benefit, you need to be a Discovery Bank primary account holder. Currently, Discovery Bank accounts are available to South African citizens, and non-South African citizens who hold permanent residence.

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