Discovery Vitality 2021

Get rewarded for healthy living.
Discovery Vitality

Vitality is the world’s leading behavioural change programme that encourages and rewards Discovery members for living, driving and banking well. Each programme offers members great incentives and rewards for taking steps towards a healthier lifestyle, better driving or more responsible spending. But when combined, they offer unprecedented rewards that integrate seamlessly into our members’ lifestyles.

Vitality is made up of 3 programmes:

- **The Vitality Health Programme**
- **The Vitality Drive Programme**
- **The Vitality Money Programme**

To join Vitality or to find out more, visit discovery.co.za or call 0860 99 88 77. You can also contact your financial adviser or your company’s HR representative.
MAXIMISE YOUR VITALITY REWARDS AND YOU CAN ENJOY

- **75% back each month** for buying HealthyFood items
- **75% off** Nike performance footwear and apparel
- A range of exciting rewards, from coffees and smoothies to entertainment and shopping rewards, for achieving weekly goals
- **50% back each month** for buying HealthyFood items
- **75% off** your next fitness device
- **100% saving** on your monthly gym membership fees
- **75% saving on flights**
- **50% of your Discovery Life premiums back every five years**
- **Movies for half price**
- **50% back** on your fuel spend back and **40% saving** on your Uber rides
- **25% back** when you choose healthier meal options through partner restaurants, Uber Eats and convenience food partners Daily Dish, Frozen for You, UCOOK and We are Food.
- **70% of your fuel spend** back and **40% saving** on your Uber rides
- **25% back** when you choose healthier meal options through partner restaurants, Uber Eats and convenience food partners Daily Dish, Frozen for You, UCOOK and We are Food.
- **50% saving** on holiday accommodation and car hire
- **75% saving** on flights
- **50% of your Discovery Life premiums back every five years**
- **Movies for half price**
- **50% back** on your fuel spend back and **40% saving** on your Uber rides
- **25% back** when you choose healthier meal options through partner restaurants, Uber Eats and convenience food partners Daily Dish, Frozen for You, UCOOK and We are Food.
- **70% of your fuel spend** back and **40% saving** on your Uber rides
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Vitality Health

Vitality Health incentivises and rewards you for engaging in healthy behaviour. In addition to a healthy lifestyle being more enjoyable, it’s been proven that Vitality Health members live longer and are less likely to develop lifestyle-related diseases.
Understand your health

Take a proactive approach to learn about your health by going for various check-ups and assessments, and earn Vitality points when you do.

ONLINE ASSESSMENTS

Find out your Vitality Age ................................................. 1 500 pts
Understand your mental wellbeing twice a year .................... 500 pts per assessment

EAT HEALTHILY

Buy HealthyFood items at Pick n Pay or Woolworths ............... up to 12 000 pts
Visit a dietitian ........................................................................ 1 000 pts

VITALITY HEALTH CHECK

Do a Vitality Health Check at an accredited Vitality Wellness Centre, Vitality Wellness Network pharmacy, Discovery Store or Discovery Wellness Day.

Your Vitality Health Check includes:

01 Blood pressure
02 Blood glucose
03 Cholesterol
04 Weight assessment
05 Non-smoker’s declaration

Earn up to 22 500 Vitality Health points based on how many of your results are in range and how many of them may indicate an elevated risk of developing a lifestyle-related disease.

Complete a Virtual Vitality Health Check-in, a telephonic or online consultation with a wellness specialist. You will earn 2 500 points if you have not yet completed a Vitality Health Check, and these points will count towards your overall total of up to 22 500 Vitality points earned for a Vitality Health Check.

DO FURTHER HEALTH CHECKS

Earn Vitality Health points based on your age and gender:

Pap smear ............................................................................... 2 500 pts
Mammogram ........................................................................... 2 500 pts
Colonoscopy ........................................................................... 2 500 pts
Dental health check ................................................................. 1 000 pts
Flu vaccine ............................................................................... 1 000 pts
Initial HIV test ......................................................................... 7 500 pts
Annual HIV test thereafter ..................................................... 1 000 pts
Being registered for condition management programme .......... 2 500 pts
Glaucoma screening ................................................................. 2 500 pts

STOP SMOKING

Save up to 80% | Get up to 25% back

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Get **active**

*Exercise in a way that suits you – anywhere and at any time. Vitality motivates you to get fitter, push harder and earn Vitality points at the same time.*

**EXERCISE IN THE GYM**

Join the gym and save up to **75%** on your monthly membership fees. Plus, for Club and Local memberships, get up to **100%** of your fees back with Discovery Bank.

**EXERCISE ANYWHERE**

Get fit at hundreds of **Vitality-enabled** fitness facilities. From online fitness classes to functional training, dance, yoga and more, you’ll be spoiled for choice.
Get active

With so many ways to exercise, you can get active and earn Vitality points however you choose.

JOIN TEAM VITALITY, SOUTH AFRICA'S BIGGEST RUNNING AND CYCLING CLUB

**Strava** – the new home of the Team Vitality community

Be part of the Team Vitality community on Strava for free and get access to:

- A calendar of running and cycling events
- Discounted training kit
- Rewards for top performers
- Quarterly rewards

Join the Team Vitality Club on discovery.co.za to also get:

- 50% discount on a Strava Summit membership
- Discounted race entries
- Exclusive VIP hospitality
- Running and cycling kit

EARN VITALITY POINTS AS YOU EXERCISE

Exercise at the gym or approved fitness facility up to 100 pts per day

Track your exercise on your smartphone or fitness device up to 300 pts per day

Complete an online workout through a Vitality-accredited partner 50 pts per day

Complete a free parkrun or myrun up to 300 pts per week

Participate in a Vitality virtual event up to 300 pts per event

Participate in a Vitality-timed race event up to 3000 pts per event

Play a round of golf 100 pts per event

VITALITY FITNESS ASSESSMENT

Earn 2 500 points and up to 5 000 additional points depending on how fit you are. You can earn up to 15 000 points if you achieve the upper levels of the Vitality High Performance Fitness Assessment.

EARN up to 30 000 Vitality points a year for fitness activities and doing a Vitality Fitness Assessment. Vitality points will only be awarded for one fitness activity a day.
Get **rewarded**

Enjoy exciting rewards with our Vitality reward partners: weekly rewards for getting active, savings on your monthly gym fees, local and international travel savings, rewards on your groceries, discounts on your fitness devices, and so much more.
Vitality **Active Rewards**

Vitality Active Rewards encourages and rewards you for getting healthy, driving well and spending responsibly. You can earn Discovery Miles for reaching your exercise, drive and money goals through plays on the gameboard.

Earn up to 4 plays on the gameboard every week, and up to D750 for each play! You can also earn Discovery Miles for reaching personalised health and drive goals.

- **Exercise**
  - Achieve your personalised, weekly exercise goal to close the exercise ring by getting active in various ways.

- **Drive**
  - Achieve your personalised, weekly drive goal to close your drive ring.

- **Money**
  - Achieve your money goal by earning points for purchases over R20 made with your Discovery Bank card. Spend responsibly and maintain your Discovery Bank savings balance. You can close your money ring at your own pace, as points carry over until you reach your goal.

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**ACHIEVE YOUR GOALS**

**PLAY THE GAMEBOARD AND EARN DISCOVERY MILES**

**SPEND DISCOVERY MILES IN THE VITALITY MALL**
Vitality **Active Gear**

Save up to 75% upfront on a range of sports gear and equipment, fitness devices and Nike performance footwear and apparel.

### HOW TO MAXIMISE YOUR REWARDS

<table>
<thead>
<tr>
<th>Sports gear and equipment</th>
<th>Fitness devices</th>
<th>Nike performance gear</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Save up to 25%</strong> on a range of sports gear and equipment.</td>
<td><strong>Save up to 75%</strong> on your next fitness device.</td>
<td><strong>Save up to 75%</strong> on Nike performance footwear and apparel.</td>
</tr>
<tr>
<td><a href="#">Sportsmans Warehouse</a></td>
<td>fitbit, GARMIN, HUAWEI, Polar, Samsung, Suunto</td>
<td><a href="#">Sportsmans Warehouse</a> and <a href="#">TOTALSPORTS</a></td>
</tr>
</tbody>
</table>

Available at Sportsmans Warehouse and Totalsports. Excludes Nike factory stores and Nike.com.

### Vitality Health
- Activate Vitality
- Find out your Vitality Age
- Do a Vitality Health Check

### Vitality Active Rewards
- Achieve Vitality Active Rewards exercise goals to further increase discount

### Vitality Money
- Boost your rewards with Vitality Money based on your qualifying Discovery Bank product, Vitality Money status and qualifying monthly Discovery Bank credit card spend

<table>
<thead>
<tr>
<th>10%</th>
<th>15%</th>
<th>25%</th>
<th>50%</th>
<th>75%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sports gear and equipment</td>
<td>Fitness devices and Nike performance footwear and apparel</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Earn Discovery Miles

Discovery’s rewards currency is now more valuable than cash. Earn Discovery Miles in a variety of ways, every day.

**GET ACTIVE AND DRIVE WELL**

01 | Earn Discovery Miles for exercising and driving well
   
   300 pt + 250 pt = D 550

02 | Achieve your weekly exercise, drive and money goals on Vitality Active Rewards. Play the gameboard and earn Discovery Miles.

**MAKE HEALTHIER CHOICES AT SOUTH AFRICA’S LEADING RETAILERS AND DINING OUTLETS**

01 | Up to 75% back on HealthyFood items
   
   [Pick n Pay]
   [WOOLWORTHS]

02 | Up to 50% back on personal care items at
   
   [Clixs]
   [Dis-Chem]

03 | Get up to 25% back on healthier meal options through our partner restaurants, Uber Eats, and our new convenience food partners, Daily Dish, Frozen for You, UCOOK and We are Food. Plus, get 50% back on kids’ meals from partner restaurants and Uber Eats.

**FUEL PURCHASES AND UBER RIDES**

01 | 20% back on fuel and Uber trips

02 | Earn up to 1 Discovery Mile for every R15 spent on qualifying online and in-store purchases made using your Discovery Bank credit card.

Limits, terms and conditions apply.
Spend Discovery Miles

You can now spend your Discovery Miles in more ways than ever before – making them even more valuable than cash. Get up to 20% off when spending Discovery Miles at our online and in-store retail partner network or when purchasing airtime or prepaid products and services.

Spend Discovery Miles on a range of exciting rewards in the Vitality Mall.

Buy airtime, data and SMS bundles, as well as prepaid water and electricity, on the Discovery Bank app.

Use Discovery Miles for flights, accommodation and holiday package bookings.

Exchange Discovery Miles for cash, paid straight into a Discovery Bank account. You can also send them to any of your contacts who have a Discovery Miles Account with Discovery Bank.
Eat well and take care of yourself

Get up to 75% back for making healthier shopping choices.

**HealthyFood**

Get up to 75% back on HealthyFood items.

- Pick n Pay
- Woolworths

**HealthyCare**

Get up to 50% back on personal care items.

- Clicks
- Dis-Chem

**HOW TO MAXIMISE YOUR REWARDS**

**Vitality Health**

- Activate online
- Find out your Vitality Age
- Do a Vitality Health Check

**Vitality Money**

Boost your rewards with Vitality Money based on your qualifying Discovery Bank product, Vitality Money status, and qualifying monthly Discovery Bank credit card spend.

- 10%
- 15%
- 25%
- up to 50%
- HealthyCare
- up to 75%
- HealthyFood

Rewards will be paid in cash to Vitality Health members and the HealthyCare cash back is converted into store loyalty points and paid into your Clicks ClubCard or Dis-Chem HealthyCare card. Rewards will be awarded in Discovery Miles to Vitality Money members.
HealthyDining

Get up to 25% back for making healthier meal choices when eating in, eating out or purchasing convenience and ready-made meals.

**EATING OUT OR EATING IN**

Get rewarded with up to 25% back when you choose healthier meal options through our partner restaurants and Uber Eats.

**CONVENIENCE AND READY-MADE MEALS**

Get rewarded with up to 25% back when you choose healthier frozen meals or meal kits through our partners.

Plus 50% back on kids’ healthy meals

Activate the HealthyDining benefit online

Find out your Vitality Age

Do a Vitality Health Check

10%  
15%  
25%
Travel rewards

Enjoy great travel rewards based on your Vitality Health and Vitality Money status.

**Flights**

All Vitality Health members can save up to 35% on local, regional and international flights (base fare). Boost your flight saving up to 75% with Vitality Money.

**Hotel accommodation**

Save up to 35% at over 500 hotels, resorts and bed and breakfasts with the Vitality Hotel Collection.

**Car hire**

Save up to 35% at Europcar and Tempest Car Hire.

**How your saving works**

<table>
<thead>
<tr>
<th>Vitality Level</th>
<th>Saving</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue</td>
<td>15%</td>
</tr>
<tr>
<td>Bronze</td>
<td>20%</td>
</tr>
<tr>
<td>Silver</td>
<td>25%</td>
</tr>
<tr>
<td>Gold</td>
<td>30%</td>
</tr>
<tr>
<td>Diamond</td>
<td>35%</td>
</tr>
<tr>
<td>Up to 75%</td>
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</table>

Flights, hotel accommodation and car hire must be booked through kulula.com. For more information on flight destinations and a list of accommodation options, please visit discovery.co.za. These lists are subject to change. There is a booking fee for all travel bookings. Visit discovery.co.za for a full set of terms and conditions.
Entertainment

**ENJOY HALF-PRICE MOVIES AT STER-KINEKOR**

Experience the latest movies for half the price when you activate your Vitality Ster-Kinekor movie benefit. Available in 2D or 3D. Plus enjoy a saving of 25% at Cine Prestige, NT Live or IMAX.

**24-HOUR ENTERTAINMENT**

Use your Discovery Miles in the Vitality Mall to watch the latest blockbuster releases from DStv BoxOffice or enjoy online gaming with Steam and Sony PlayStation.
Vitality at every stage of your life

Vitality rewards you for leading a healthy lifestyle at every life stage – from pregnancy all the way through to retirement.
Vitality Baby

Vitality nurtures healthy families from the start, encouraging good habits in children and ensuring they become healthy adults.

Activate the Vitality Baby 1 000 days programme to get the best care and rewards, from pregnancy until your child turns 2.

EARN VITALITY POINTS FOR HEALTHY BEHAVIOUR

- Attend an antenatal class: Up to 2 000 pts
- Well Baby Clinic visits at Clicks or Dis-Chem: Up to 2 500 pts
- Baby vaccines: Up to 500 pts per vaccine event
- Buy HealthyFood: Double Vitality points (from pregnancy to 6 months old)
- Selected fitness activities: Double Vitality points (from pregnancy to 6 months old)

GET REWARDED

- Receive a Vitality Baby gift box filled with useful information and exciting gifts for you and your baby.
- Save 10% on selected items at Babies R Us and Toys R Us.
- Get up to 25% back on nappies and baby essentials in the HealthyCare catalogue at Clicks or Dis-Chem.
- Visit discovery.co.za to find fun and inspiring activities to do with and for your baby all year long.

Discovery Vitality and Disney celebrating happy, healthy families
Vitality Active Rewards for Kids

Introducing Vitality Active Rewards for Kids – a programme exclusively designed to get our younger members aged 2 – 13 healthy by offering them age-appropriate rewards for engaging in healthy activities such as eating well, getting active and reducing screen time.

DOWNLOAD AND ACTIVATE

Parents, activate family goals in Vitality Active Rewards for each of your children.

GET HEALTHY AND EARN DISCOVERY MILES

<table>
<thead>
<tr>
<th>Activity</th>
<th>Rewards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Complete health checks</td>
<td>Up to 200 per check</td>
</tr>
<tr>
<td>Get active</td>
<td>Up to 25 per activity</td>
</tr>
<tr>
<td>Complete challenges</td>
<td>Up to 50 per week</td>
</tr>
</tbody>
</table>

GET REWARDED

<table>
<thead>
<tr>
<th>Category</th>
<th>Rewards</th>
</tr>
</thead>
<tbody>
<tr>
<td>TASTY TREATS</td>
<td></td>
</tr>
<tr>
<td>ENTERTAINMENT</td>
<td></td>
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<tr>
<td>TOYS &amp; GAMES</td>
<td></td>
</tr>
<tr>
<td>SHOPPING</td>
<td></td>
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</tbody>
</table>

We will not activate the child’s account, or the Vitality Active Rewards for Kids programme, without parental consent.

ENJOY EVEN MORE REWARDS

MOVIES
Watch movies for free at selected cinemas before 7pm once an online Kids Vitality Health Review has been completed.

HEALTHY DINING
Enjoy 50% back on kids’ healthy meals.

DISNEY
Engage in healthy activities, and stand the chance to win with Disney.
Teens aged 14 – 17 have access to Vitality Active Rewards for Teens. Reach your personalised, weekly exercise goal and complete age-appropriate health checks to earn Discovery Miles. Spend Discovery Miles on a range of exciting reward partners including Steam, Typo, Cotton On and much more!

**Vitality Active Rewards for Teens**

- Earn Discovery Miles as you engage in healthy activities
- Play the gameboard and earn more Discovery Miles
- Redeem your rewards at exciting partners

**JOIN THE GYM**

Teens save up to 100% when joining the gym.

**MOVIES**

Watch movies for free at selected cinemas before 7pm once an online Kids Vitality Health Review has been completed.

We will not activate the teen's account, or the Vitality Active Rewards for Teens programme, without parental consent.
Vitality 65+

Introducing Vitality 65+, Vitality enhancements exclusively designed to get members healthier by offering you additional Vitality points and bespoke rewards for engaging in age-appropriate healthy activities such as enhanced screening assessments, relevant exercise goals and healthy eating.

Don’t just live. Live it up with Vitality 65+ and get rewarded.
Get healthy

Vitality 65+ members have access to the Vitality Health Check for 65+. Understand your health with this enhanced health check that includes additional screenings and access to preventive vaccines.

**CHOOSE TO DO A VIRTUAL VITALITY HEALTH CHECK-IN**

Vitality 65+ members are at a higher risk of severe illness if they get COVID-19. It is important for high-risk members to take additional precautions to avoid contracting the virus, including physical distancing and stay-at-home measures. To help members manage their health risks and limit their exposure to the virus, a Virtual Vitality Health Check-in is available. You will earn 2 500 Vitality points towards your Vitality Health Check for 65+ points for this check-in.

**VITALITY HEALTH CHECK FOR 65+**

Your Vitality Health Check for 65+ includes:

- **01** Blood pressure (with adjusted in-range result)
- **02** Blood glucose
- **03** Cholesterol
- **04** Weight assessment (with adjusted in-range result)
- **05** Non-smoker’s declaration

**PLUS** you will complete the following pre-screening tests to understand your health risks:

- **06** Hearing screening test
- **07** Vision screening test
- **08** Falls risk assessment

Earn Vitality points based on how many of your results are in range and how many of them may indicate an elevated risk of developing a lifestyle-related disease, up to a maximum of 22 500 points.

One Vitality Health Check for 65+ a year is paid from the screening and prevention benefit of most medical scheme plans administered by Discovery Health.

**SPECIALIST REFERRALS**

Get referred to selected specialists based on your health risks identified during the health check, and earn Vitality points for the assessment and management of your health risks.

- Extended consult with a Premier Plus GP Up to 2 500 pts
- Optometrist consult Up to 3 500 pts
- Audiologist consult Up to 1 000 pts

**VACCINES**

- Flu vaccine (March – September) 2 000 pts per year
- Pneumococcal vaccine 1 000 pts per lifetime
- Shingles vaccine 1 000 pts per lifetime

The Virtual Vitality Health Check-in is available to all Vitality 65+ members.
Get active

Vitality 65+ members, understand how fit you are and earn Vitality points for exercising regularly.

UNDERSTAND YOUR FITNESS LEVEL

Choose between a Vitality Functional Assessment and a Vitality Fitness Assessment to understand your fitness level and earn Vitality points.

The Vitality Functional Assessment is a new 8-part assessment designed to identify falls risk, gait steadiness, upper body function, cardio-respiratory fitness and flexibility. Earn 2,500 points.

The Vitality Fitness Assessment consists of 3 exercises designed to measure high intensity cardio-respiratory fitness, strength and flexibility. Earn up to 7,500 points.

EARN EVEN MORE POINTS AS YOU WORK OUT

Complete 7,500 steps .................................................................................................................. 100 pts per day
Light workout for 60+ minutes ............................................................................................... 200 pts per day
Moderate workout for 30+ minutes ......................................................................................... 300 pts per day

Visit the Vitality 65+ channel on the Vitality-at-Home webpage for a variety of online workouts, designed specifically for members 65 years or older, including stretch, toning, Pilates, yoga and more.
Get **rewarded**

*Enjoy a range of additional rewards as a Vitality 65+ member.*

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**Save up to 75%**

- **25%** on selected health monitoring devices with the **HEALTH MONITOR DEVICE BENEFIT**
  - Back through the HealthyCare benefit
  - Upfront discount from Dis-Chem when you complete a Vitality Health Check for 65+ or Virtual Vitality Health Check-in
  - 25% if you swipe your Dis-Chem HealthyCare card and pay with your qualifying Discovery Bank Credit Card.

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**Get 25% OFF**

all Vitality Active Rewards redemptions D350 and up when you complete a Vitality Health Check for 65+ or Virtual Vitality Health Check-in. This allows Vitality 65+ members to enjoy *more rewards with their Discovery Miles.*

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**GET A FULLY FUNDED APPLE WATCH WITH VITALITY ACTIVE REWARDS**

Vitality 65+ members get the full activation fee refunded with the Apple Watch benefit.

Reach your monthly exercise goals to fund your Apple Watch in full over 24 months.

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Get up to **50%**

*Premium payback* every year based on your *Vitality Drive status*.
How to earn a Vitality Health status

Earn Vitality Health points by getting active, eating well and doing all your health checks. You'll enjoy a variety of rewards at each status level and the healthier you get, the higher your Vitality status.

At the start of every year, your Vitality points reset to zero but you still keep the rewards and status level that you earned the previous year. This is to help encourage you to keep healthy year-on-year.

<table>
<thead>
<tr>
<th></th>
<th>Bronze</th>
<th>Silver</th>
<th>Gold</th>
<th>Diamond</th>
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<tbody>
<tr>
<td>1 adult</td>
<td>7 500</td>
<td>25 000</td>
<td>40 000</td>
<td>50 000</td>
</tr>
<tr>
<td>2 adults</td>
<td>Start on Blue Vitality status</td>
<td>15 000</td>
<td>50 000</td>
<td>80 000</td>
</tr>
<tr>
<td>Additional adult dependants</td>
<td>3 750</td>
<td>12 500</td>
<td>20 000</td>
<td>25 000</td>
</tr>
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</table>

Vitality Health rates
- Member **R290**
- Member + 1 **R355**
- Member + 2 **R410**
Other Vitality Health products

Find the perfect Vitality product for you – all designed to reward you for living well.

VITALITY ACTIVE

Join Vitality Active, the Vitality Health programme that encourages and rewards you as you start to get healthier. Including gym savings, discounted movies, weekly rewards and more, being healthier has never been more rewarding.

- Get up to 50% off your monthly gym fees at Virgin Active or Planet Fitness
- Save up to 50% on a Huawei Band 3 Pro at Sportmans Warehouse
- Achieve personalised weekly exercise goals and complete relevant health checks to earn Discovery Miles
- Get up to 25% back on personal care items at Clicks or Dis-Chem
- Watch half-price movies at Ster-Kinekor
- Get up to 25% back on top-of-the-range fitness devices
- Up to 50% off at any Virgin Active or Planet Fitness gym
- Up to 25% back on premier bicycle brands or golf clubs
- Up to 75% off luxury spas
- Up to 25% back on premier bicycle brands or golf clubs
- Access to your own personal Discovery Purple Private Consultant

Vitality Active rate

Member **R89**
Each additional adult **R79**

Enjoy half-price movies in 2D or 3D, and a saving of 25% at Cine Prestige, NT Live or IMAX.

VITALITY PURPLE

Join Vitality Purple to enjoy exclusive Vitality services and rewards, ranging from:

- Up to 75% off at any Virgin Active or Planet Fitness gym
- Up to 25% back on premier bicycle brands or golf clubs
- Build a bespoke home gym
- Up to 50% back on top-of-the-range fitness devices
- Up to 50% off luxury spas
- Access to your own personal Discovery Purple Private Consultant

Vitality Purple rates (includes Vitality Health rates)

<table>
<thead>
<tr>
<th>Member</th>
<th>Member + 1</th>
<th>Member + 2 or more</th>
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<tbody>
<tr>
<td><strong>R485</strong></td>
<td><strong>R560</strong></td>
<td><strong>R610</strong></td>
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</table>

Limits, terms and conditions apply.
Vitality Drive

Vitality Drive is Discovery Insure's unique driver behaviour programme that rewards you for driving well. To encourage you to become a better driver and stay safe on the roads, you get access to a range of service and reward partners.
Drive better

You can earn up to 1 600 Vitality Drive points a month. The better you drive, the more Vitality Drive points you earn.

HOW TO EARN VITALITY DRIVE POINTS:

- **Drive well**: Up to 1 100 pts
- **Driving profile**: Up to 750 pts
- **Distance points**: Up to 100 pts
- **Night-time driving points**: Up to 150 pts
- **Claim-free years**: Up to 100 pts
- **Knowledge and awareness**: Up to 350 pts
- **Complete the online driver assessment**: 50 pts
- **Complete a driving course**: 150 pts
- **Complete an EyeGym course**: Up to 150 pts
- **Ensure vehicle safety**: Up to 150 pts
- **Pass a Tiger Wheel & Tyre Annual MultiPoint check**: 100 pts
- **Have an up-to-date service history**: 50 pts

GET STARTED

01 Install your Vitality Drive sensor
02 Link your Vitality Drive card
03 Swipe your Vitality Drive card every time you fill up at a BP or Shell
Get rewarded for driving well

Get up to 70% of your fuel spend back

Get up to 40% off Uber trips

OTHER REWARDS YOU CAN ENJOY

- Save up to 25% when you use our Drive Me partners: Road Trip and Scooter Angels
- Get up to 50% of your Gautrain spend back every month
- Get up to 20% off Tiger Wheel & Tyre purchases
- Fund up to 100% of your new tyres at Tiger Wheel & Tyre using your Insure Funder Account
- Get up to 25% off car seats from Born Fabulous and Toys R Us
- Save up to 20% on vehicle servicing and maintenance costs at Bosch
- Get a 0% renewal increase on your vehicle premium if you are on a Diamond Vitality Drive status

Vitality Drive members aged 65 years and older get additional rewards like up to 50% vehicle premium payback every year based on their Vitality Drive status.

PLUS join Discovery Insure, activate Vitality Drive 65+ and double your vehicle premium payback to get up to 100% at your first anniversary, based on your Vitality Drive status over the first year.
How to earn a Vitality Drive status

Earn Vitality Drive points by driving well, improving your driving behaviour, knowledge and awareness, and by making sure your vehicles are safe to drive. At the end of each month, you will receive a Vitality Drive status based on your Vitality Drive points. The more Vitality Drive points you earn, the higher your Vitality Drive status and the more rewards you get.

<table>
<thead>
<tr>
<th>Member Status</th>
<th>Bronze</th>
<th>Silver</th>
<th>Gold</th>
<th>Diamond</th>
</tr>
</thead>
<tbody>
<tr>
<td>Start on Blue Vitality Drive status</td>
<td>300</td>
<td>600</td>
<td>1 000</td>
<td>Earn a monthly average of 1 000 + Vitality Drive points and remain claim free for 12 consecutive months</td>
</tr>
</tbody>
</table>
Vitality Money

Vitality Money helps you measure how you manage your money and rewards you when you do it well and actively make improvements. With enhanced features helping you track and improve your financial habits, we can show you the steps to take to become financially stronger.
Manage your money **better**

*Through Discovery Bank, Vitality Money helps you get financially stronger. Earn Vitality Money points for managing your money well.*

**GET STARTED**

Activate Vitality Money in the Discovery Bank app

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**HOW TO EARN VITALITY MONEY POINTS:**

Complete the Vitality Money assessment, which looks at your financial behaviours in five key areas:

- **Having enough savings**
  - Up to 30 000 pts
- **Managing your short-term debt**
  - Up to 30 000 pts
- **Having the right types of insurance**
  - Up to 25 000 pts
- **Being on track for your retirement**
  - Up to 10 000 pts
- **Managing your property investments**
  - Up to 15 000 pts
Get rewarded for managing your money well

Open a Discovery Bank account and activate Vitality Money to enjoy great rewards.

**BOOSTED SHOPPING REWARDS**

Boost your HealthyFood rewards up to 75% back

*Pick n Pay WOOLWORTHS*

and HealthyCare up to 50% back

*CLIKS*

**DISCOVERY MILES ARE MORE VALUABLE THAN CASH**

Achieve your weekly exercise and drive goals and earn over 60 000 additional Discovery Miles a year. Plus get up to 20% off when spending Discovery Miles at our online and in-store retail partner network or when purchasing prepaid products or services.

**GREATER TRAVEL REWARDS**

Boost your local and international flight rewards up to 75% off

BRITISH AIRWAYS QANTAS kulula.com Emirates

Get up to 15% back on holiday packages with Dream Destinations

contiki WORLD TRAVEL HOUSE

Enjoy up to 20% back on fuel spend and Uber rides

*BP SHELL Uber*

**GREATER REWARDS TO KEEP YOU ACTIVE**

Boost your gym rewards up to 100%

*Virgin active planet fitness*

Get up to 75% off fitness devices

*fitbit GARMIN SAMSUNG SUUNTO SAMSUNG POLAR HUAWEI PUMA*

Get up to 75% off Nike performance footwear and apparel.

Get up to 50% off Technogym home equipment rentals

**PLUS GET EXCLUSIVE PRE-BOOKING ACCESS TO THE BEST ENTERTAINMENT**

Book tickets to the biggest South African concerts and events 48 hours before anyone else

*BIG PROMOTIONS*
Exclusive benefits

Fully fund an Apple iPhone and Apple Watch with Vitality Active Rewards and Discovery Bank.

**Apple iPhone**

Get an iPhone on us

Upgrade to Discovery Bank and achieve all your Vitality Active Rewards goals each week to fully fund a new iPhone over 24 months.

**Apple Watch**

Reach your monthly exercise goals to fund your Apple Watch in full over 24 months.

<table>
<thead>
<tr>
<th>Percentage of amount due</th>
<th>0–1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weekly exercise goals met in a month</td>
<td>100%</td>
<td>75%</td>
<td>50%</td>
<td>0%</td>
</tr>
</tbody>
</table>

Join the bank that rewards you for managing your money well.

- Save more and pay less with Dynamic Interest Rates
- Earn an additional up to 1.5% interest on your positive balances
- Pay up to 6.75% less on your borrowing rate

Limits, terms and conditions apply.
# How to earn a Vitality Money status

Earn Vitality Money points by improving your financial health: managing your debt, increasing your savings, having insurance, contributing towards your retirement, paying off your property, and investing for the long term.

The more points you earn, the higher your Vitality Money status.

Your Vitality Money status will change based on your financial behaviour. The higher your status, the more rewards you earn.

<table>
<thead>
<tr>
<th>Money status</th>
<th>Bronze</th>
<th>Silver</th>
<th>Gold</th>
<th>Diamond</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-retired</td>
<td>40 000</td>
<td>60 000</td>
<td>80 000 +</td>
<td></td>
</tr>
<tr>
<td>Retired</td>
<td>35 000</td>
<td>52 500</td>
<td>70 000 +</td>
<td></td>
</tr>
</tbody>
</table>

Gold Vitality Money status + the following positive balance across your Discovery Bank accounts:
- Gold accounts >= R20 000
- Platinum accounts >= R45 000
- Black or Purple accounts >= R100 000