

KEYFIT AND VIRGIN ACTIVE BENEFIT GUIDE



Get up to 67% off your monthly gym fees at Virgin Active

KeyFIT and Vitality Money

Discovery Vitality aims to make exercise irresistible with the KeyFIT gym benefit. With the help of our partner, Virgin Active, we help thousands of members to get moving and feel great every day.

With Vitality Money, you get even more rewards from our Vitality partners like up to 67% savings on your monthly gym fees at Virgin Active. You can **log in to your Discovery profile on the Discovery app or Discovery website** to view your personalised dynamic gym cash back.

Who may use this benefit?

KeyFIT members 18 years old and older and child dependents between the ages of six weeks and 18 years old can use the KeyFIT gym benefit.

What you pay for the KeyFIT gym benefit at Virgin Active

- Pay a once-off gym activation fee equal to R499 for each adult 18 years or older, unless the one month's full retail rate of the gym contract is less than R499.
- To find out the retail rates, contact your nearest Virgin Active health club.
- Children using Club-V or Club-V Max will not pay an activation fee.
- You must also pay a club access device fee of R125 for each person who activates the gym benefit.
- Each person will get their own club access device.

What you save by using the KeyFIT gym benefit

KeyFIT members have access to all local Virgin Active health clubs, except Collection health clubs and Premier gym membership.

Type of KeyFIT membership	Type of health club membership	KeyFIT saving on monthly fees
For the main member or spouse	Club membership (one gym)	Up to 67% off the standard monthly fee
For adult dependants (Over the age of 18 years)	Club	50% off the standard monthly fee
For child dependants (under the age of 18 years)	Club	30% off the monthly public rate – but only if the main member or spouse have the Vitality gym benefit
	Club-V (Kids active play area for children from six weeks up to eight years)	50% off the monthly public rate – but only if the main member or spouse have the Vitality gym benefit
	Club-V Max (Kids fitness play area for children from six years up to 13 years)	50% off the monthly public rate – but only if the main member or spouse have the Vitality gym benefit

To keep the maximum KeyFit gym saving at Virgin Active

- For the first 12 months of the KeyFIT gym saving, you will get the maximum saving applicable for the KeyFIT portion, regardless how many gym sessions you complete in those 12 months.
- As the main member or spouse with a KeyFIT Club gym membership, you need to complete at least 36 gym sessions in a rolling 12-month period to keep your maximum gym saving of 67% of the standard monthly gym fee.
- **At the end of your initial 12-month gym contract, we count your gym workouts to check that you have been to the gym enough times in that 12-month period to keep the maximum KeyFIT savings** from then on, at the end of every month we count back 12 months to find out what your total number of gym workouts were during that period.

- Only one gym workout a day will count towards your total 36 gym workouts requirement.
- **If you complete less than 36 gym sessions in a rolling 12-month period, your monthly gym savings will reduce from 67% to 50% off the standard monthly fee, but you will still have access to the gym.**
- You will receive the lower benefit until you have reached the required 36 gym workouts in a rolling 12month period again.

If you meet the required 36 gym workouts, you will not get the 67% saving immediately. You will only get the 67% saving in the following month if you have reached and maintained your 36 workouts requirement.

- For your workout to be considered valid for the purposes of this benefit, you must exercise for longer than 30 minutes during each visit to your chosen health club.

How to join Virgin Active

At the Gym

Step 1: Choose a health club.

- Visit www.virginactive.co.za or call Virgin Active on 0860 200 911.
- The monthly fees vary from club to club depending on facility and products available.

Step 2: Go to your chosen Virgin Active health club to sign up.

- Sign a contract with the health club.
- Pay a once-off gym activation fee equal to R499 for each adult 18 years and older who wants to use the KeyFIT gym benefit at Virgin Active, unless the one month's full retail rate of the gym contract is less than R499.
- To find out the retail rates, contact your nearest Virgin Active health club.
- Pay the club access device fee of R12.
- Give the sales consultant your Discovery membership number and proof of identification. (ID/passport/driver's license).
- Provide your banking details for your monthly debit order.
- KeyFIT members who join the gym before and including the 15th of the month will automatically start the benefit in the same month. If you join the gym after the

15th of the month, then your benefit start date will default to the first of the following month.

In the Discovery app

- You must be a Discovery Bank client, over 18 years old (PP, SP, and dependents), with an active KeyFIT membership.
- Bank account must be in good standing.
- Your account must be kept in good standing and not under any legal process;
- '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. This includes 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.

Step 1: Open your Discovery corporate app

- Click on the **Join Gym** tile and follow the simple process to activate your gym contract. The same rules apply to joining gym via the app as in person.
- Anyone who has this benefit but wants to go to another Virgin Active health club, must pay a guest fee.

Transfers between health clubs

- If you want to change your home club, you must call Virgin Active on 0860 200 911.
- Virgin Active may charge an administration fee for these changes
- Please note: You can only change your home club 60 days from the date of activation of your membership at Virgin Active.

Virgin Active members who join KeyFIT

- If you already have a Virgin Active contract and then join KeyFIT, you can start a new contract and pay the once- off gym activation fee.
- From then on, you will pay the discounted monthly gym fees.
- If you are still within your initial 12-month gym contract, then Virgin Active rules will apply.

How to cancel your KeyFIT Virgin Active membership and upgrade to Vitality

Follow these steps to cancel your Virgin Active membership:

- Contact Virgin Active to inform them of your intention to cancel.
- You will need to provide a month's notice to cancel the KeyFIT gym benefit.
- Your savings will stop at the end of your notice period.
- If you are still within your first 12 months, then Virgin Active cancellation rules will apply.

To join Virgin Active under the Vitality gym benefit:

- Pay a once-off gym activation fee equal to R499 for each adult 18 years and older who wants to use the KeyFIT gym benefit at Virgin Active, unless the one month's full retail rate of the gym contract is less than R499.
- To start, you can get up to 75% off your monthly club gym fee and will need to work out at the gym at least 36 times in a rolling 12-month period to keep your maximum saving.
- If you upgrade to Vitality and join Virgin Active under the Vitality benefit, Vitality will waive the activation fee if there is no break in gym membership.

These rules apply with the rules of your Virgin Active contract, which you would have received when you completed the application form.

Third party consent when activating any KeyFIT benefit

By activating the boosted KeyFIT gym benefit, or any of the other KeyFIT benefits, you agree to the respective limits, terms and conditions and that Discovery Vitality (Pty) Limited, Discovery Bank Limited, their partner network and third parties associated with the benefit (Virgin Active) may share your payment and personal information as well as transactional data to administer the benefit effectively.

Tax on your savings







- You may have a duty to pay tax on the savings 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 applicable tax.

Need help or additional information?

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

If, for any reason, there is a conflict between rules in this benefit guide and the KeyFIT Main Rules, the KeyFIT Main Rules for Vitality Money members will apply for the Vitality Money portion of the benefit at all times and the [KeyFIT Main Rules](#) for KeyFIT members will apply to the KeyFIT portion of the benefit at all times.

Keep up to date with the latest news from Vitality:

Download the  Discovery app. Follow Discovery Vitality on      (Vitality_SA)

Not yet a Vitality member? [Join today](#), it only takes in 60 seconds.

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.

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