

# Discovery Bank: Join Discovery Bank and get up to 20,000 Discovery Miles and more campaign

These terms and conditions apply to the **Join Discovery Bank and get up to 20,000 Discovery Miles and more** campaign. By taking part in this promotion, you agree to and accept these terms and conditions.

## The promotion and who qualifies

1. The promoter is Discovery Bank Ltd, also referred to as 'promoter', 'us', 'we', and 'our'.
2. The 'new client' or 'participant' is the qualifying client who has chosen to take part in the promotion.
3. The 'cardholder' is an existing Discovery Bank client who has a Discovery Bank Transaction Account, Discovery Bank Card Account (credit card) or a Discovery Bank full banking suite.
4. All information relating to this promotion and information we publish on any promotional material form part of the terms and conditions.
5. The ₤ icon represented in this document and across Discovery Bank marketing and promotional material relates to the Discovery Miles currency.
6. The promotion starts on 20 June 2022 and ends at midnight on 31 August 2022. Participants have:
  - 6.1. Until 31 August 2022 to open a qualifying account and make a qualifying transaction according to the [Discovery Miles Welcome Miles terms and conditions](#).
  - 6.2. 60 days from joining to do a salary switch.
  - 6.3. 60 days from joining to switch Discovery debit orders (Discovery Health, Discovery Life, Discovery Insure and Discovery Invest).
  - 6.4. 30 days from joining to spend a minimum of R2,500 using a Discovery Bank virtual or physical card for in-store or online purchase(s), tap and go purchase(s).
  - 6.5. Until 31 August 2022 to join Discovery Bank with a qualifying product to receive maximum Vitality Money rewards percentages for the first three months on qualifying rewards.

Any attempts to benefit from this promotional offer outside of these dates will not qualify unless the promoters extend the offer.

## Section A: Get up to 20,000 Discovery Miles

### Qualifying for this promotion

7. This promotion is open to all new Discovery Bank clients, signing up with a qualifying Discovery Bank account (Discovery Bank Transaction Account, Discovery Bank Card Account, Discovery Bank full banking suite) and migrated Discovery Card clients who upgrade to a qualifying Discovery Bank account, between 20 June 2022 and 31 August 2022.
8. Discovery Bank cardholders who add additional qualifying accounts to their existing banking product/s do not qualify for the Discovery Miles incentives associated with the campaign.

9. Discovery Bank clients who close their account after 20 June 2022 and re-join Discovery Bank, will not qualify for the up to 20 000 Discovery Miles campaign.

## How the promotion works

10. A qualifying Discovery Bank cardholder can earn up to 20,000 Discovery Miles. Discovery Miles will be allocated according to the below criteria:

<b>Welcome Miles</b>	Up to ₺5,000 (₺2,500 for a credit card sign up and ₺5,000 for a suite account sign up)
<b>Salary Switch</b>	₺5,000
<b>Discovery Debit order switching</b>	Up to ₺5,000 (₺1,250 per Discovery debit order switch). Maximum of 4 Discovery debit orders
<b>Minimum spend of R2,500</b>	₺5,000 if a purchase was made using a Discovery Bank virtual card or digital wallet (tap and go purchases using Apple Pay, Fitbit Pay, Garmin Pay, Samsung Pay). If card spend was done on a physical card, then only ₺2,500 will be awarded.

11. A qualifying Discovery Bank client can earn Welcome Miles of up to 5,000 Discovery Miles when signing up with one of the following qualifying Discovery Bank accounts:
- 11.1. Discovery Bank Card Account (credit card)
  - 11.2. Discovery Bank full banking suite

	<b>Transaction Account (PAYT)</b>	<b>Transaction Account (Bundled)</b>	<b>Card Account (credit card)</b>	<b>Full banking suite</b>
<b>Discovery Miles</b>	-	-	₺2,500	₺5,000

Read the full terms and conditions for [Welcome Miles](#).

12. Qualifying Discovery Bank clients can earn ₺5,000 if they switch their salary to their Discovery Bank account within 60 days from joining.
13. Qualifying Discovery Bank clients can earn up to ₺5,000 if they switch their Discovery debit orders to their Discovery Bank account within 60 days from joining. A client will earn:
- 13.1.1. ₺1,250 for switching their Discovery Health debit order
  - 13.1.2. ₺1,250 for switching their Discovery Life debit order
  - 13.1.3. ₺1,250 for switching their Discovery Insure debit order
  - 13.1.4. ₺1,250 for switching their Discovery Invest debit order

14. Qualifying clients can earn up to €5,000 if they spend a minimum of R2,500 using their Discovery Bank card within 30 days of joining:

14.1 Qualifying clients can earn €2,500 if they spend a minimum of R2,500 using their Discovery Bank physical card for in-store or online purchases, or

14.2 Qualifying clients can earn €5,000 if they spend a minimum of R2,500 using a Discovery Bank virtual card for purchases online or in-store or through tap-and-go purchases using Apple Pay, Fitbit Pay, Garmin Pay, Samsung Pay.

14.3 The minimum spend of R2,500 does not need to be a once-off purchase, a client can make a number of purchases that amount to the minimum of R2,500. However, the client must reach the minimum spend within 30 days of joining.

14.4 Any secondary cardholder spend will also count towards the primary cardholder's spend.

15. If a new client does not make any of the qualifying actions listed above within the specified period for each action, they forfeit their Discovery Miles earned.

## How do the rewards work?

16. The Discovery Miles earned will be paid into the Discovery Bank client's Discovery Miles account after 30 business days from the end of the week in which the action was completed.

17. The client earns additional Discovery Miles if they follow each of the steps within the days stipulated.

18. The Discovery Miles will reflect in a client's Discovery Miles Account transaction list as:

<b>Discovery Miles amount</b>	<b>Discovery Miles description</b>
Up to €5 000 when joining	Welcome Miles
€5 000 for salary switch	Salary deposit reward
€1 250 for debit order switch	Health debit order switch reward
€1 250 for debit order switch	Discovery Life debit order switch reward
€1 250 for debit order switch	Invest debit order switch reward
€1 250 for debit order switch	Discovery Insure debit order switch reward
€2,500 for minimum spend on physical card	Card spend reward
€2,500 for minimum spend on virtual card or digital wallet	Digital spend reward

19. Discovery Bank pays Discovery Miles on the assumption that a new client keeps their account open and in good standing for at least six months. An account is in good standing if it is open, active, and not in arrears for more than one month, and you are not in debt counselling or under legal processes. If clients do not keep their accounts open and in good standing for at least six months, Discovery Bank reserves the right to recover the Discovery Miles payments.

## Section B: Get maximum Vitality Money reward percentages on qualifying rewards for the first three months

### Qualifying for this promotion

20. This promotion is open to all new Discovery Bank clients signing up with a qualifying Discovery Bank account or upgrading from a Discovery Account to a qualifying bank account, including a Discovery Bank Card Account or Discovery Bank full banking suite, between 20 June and 31 August 2022.
21. Discovery Bank Card Account and Discovery Bank full banking suite clients who close their account after 20 June 2022 and re-join Discovery Bank, will not qualify for the maximum Vitality Money reward percentages for the first three months incentive.

### How the promotion works

22. All Discovery Bank clients that open a qualifying Discovery Bank account will receive the maximum Vitality Money reward percentages on qualifying rewards for the first three months from the date of joining. Qualifying rewards include:

- 22.1 Drive points-to-miles
- 22.2 Exercise points-to-miles
- 22.3 HealthyFood rewards
- 22.4 HealthyCare rewards
- 22.5 Local flights discount
- 22.6 International flights discount
- 22.7 Fuel and Uber rewards

23. Qualifying clients will receive the maximum Vitality Money reward percentages on qualifying rewards based on their account type and card colour, according to the below criteria:

#### 23.1 The Discovery Gold Collection

Qualifying reward	Discovery Bank account type	Maximum Vitality Money percentage
Drive points-to-miles	Discovery Bank Gold Card Account	30%
	Discovery Bank Gold Suite	40%

Exercise points-to-miles	Discovery Bank Gold Card Account	30%
	Discovery Bank Gold Suite	40%
HealthyFood	Discovery Bank Gold Card Account	15%
	Discovery Bank Gold Suite	15%
HealthyCare	Discovery Bank Gold Card Account	-
	Discovery Bank Gold Suite	15%
Local flights	Discovery Bank Gold Card Account	-
	Discovery Bank Gold Suite	15%
International flights	Discovery Bank Gold Card Account	-
	Discovery Bank Gold Suite	-
Fuel and Uber	Discovery Bank Gold Card Account	10%
	Discovery Bank Gold Suite	10%

### 23.2 The Discovery Platinum Collection

<b>Qualifying reward</b>	<b>Discovery Bank account type</b>	<b>Maximum Vitality Money percentage</b>
Drive points-to-miles	Discovery Bank Platinum Card Account	35%
	Discovery Bank Platinum Suite	60%
Exercise points-to-miles	Discovery Bank Platinum Card Account	35%
	Discovery Bank Platinum Suite	60%
HealthyFood	Discovery Bank Platinum Card Account	25%
	Discovery Bank Platinum Suite	25%
HealthyCare	Discovery Bank Platinum Card Account	25%
	Discovery Bank Platinum Suite	25%
Local flights	Discovery Bank Platinum Card Account	25%
	Discovery Bank Platinum Suite	15%
International flights	Discovery Bank Platinum Card Account	-
	Discovery Bank Platinum Suite	-
Fuel and Uber	Discovery Bank Platinum Card Account	15%
	Discovery Bank Platinum Suite	15%

### 23.3 The Discovery Black Collection

<b>Qualifying reward</b>	<b>Discovery Bank account type</b>	<b>Maximum Vitality Money percentage</b>
Drive points-to-miles	Discovery Bank Black Card Account	40%
	Discovery Bank Black Suite	100%
Exercise points-to-miles	Discovery Bank Black Card Account	40%
	Discovery Bank Black Suite	100%

HealthyFood	Discovery Bank Black Card Account	25%
	Discovery Bank Black Suite	25%
HealthyCare	Discovery Bank Black Card Account	25%
	Discovery Bank Black Suite	25%
Local flights	Discovery Bank Black Card Account	25%
	Discovery Bank Black Suite	25%
International flights	Discovery Bank Black Card Account	15%
	Discovery Bank Black Suite	15%
Fuel and Uber	Discovery Bank Black Card Account	15%
	Discovery Bank Black Suite	15%

#### 23.4 The Discovery Bank Purple full banking suite

<b>Qualifying reward</b>	<b>Discovery Bank account type</b>	<b>Maximum Vitality Money percentage</b>
Drive points-to-miles	Discovery Bank Purple Suite	100%
Exercise points-to-miles	Discovery Bank Purple Suite	100%
HealthyFood	Discovery Bank Purple Suite	25%
HealthyCare	Discovery Bank Purple Suite	25%
Local flights	Discovery Bank Purple Suite	25%
International flights	Discovery Bank Purple Suite	40%
Fuel and Uber	Discovery Bank Purple Suite	20%

24. Qualifying spend rules remain the same as the benefit rules and requires spend with the Discovery Bank card for selected rewards.
25. All other rewards and discounts associated with Discovery Bank and Vitality Money are excluded from the maximum reward percentages for the first three months incentive.
26. Discovery Bank will award maximum Vitality Money reward percentages on qualifying rewards on the assumption that a new client keeps their account open and in good standing for at least six months. An account is in good standing if it is open, active, and not in arrears for more than one month, and you are not in debt counselling or under legal processes. If clients do not keep their accounts open and in good standing for at least six months, Discovery Bank reserves the right to stop awarding maximum reward percentages on qualifying rewards.
27. The benefits from this campaign apply only to the Vitality Money component of any reward or discount that a qualifying client receives from Discovery Bank. The campaign does not apply to any benefits or rewards related to Vitality Health (VH) status.
28. New clients who join Discovery Bank have a waiting period before they can benefit from the local and international flights discount. Discovery Bank will waive the Vitality Money waiting period for this discount specifically for this campaign.

## Additional terms and conditions

29. The promoters reserve the right to cancel or change the promotion rules without giving notice ahead of time. If this happens, participants will lose and abandon any rights they may have against the promoters, our affiliates and associated companies to the extent permitted by law.
30. If required by legislation or for other legal reasons, the promoters reserve the right to cancel this promotion at once and without notice. If this happens, all participants agree to lose any rights that they may have in terms of this promotion. Participants accept that they will have no recourse against the promoters or the promoters' agents to the extent permitted by law. We further reserve the right to cancel this promotion at once and without notice if the promotion is held to be or becomes unlawful.
31. The promoters are not legally responsible for any misrepresentation caused by an unintentional copy error, typing error or omission that may occur in any promotional material.
32. Any violation or attempt to violate any of these rules will result in immediate disqualification.
33. Participants need to get their own tax advice about any benefit they may get in terms of these rules. The promoters are not responsible for any tax consequences.
34. Participants in this promotion understand and agree that to participate in the promotion, the promoters must collect and use personal information about participants. This promotion falls under the terms of the [Discovery Bank privacy statement](#).
35. The Discovery Bank Transaction Account, Discovery Bank Card Account and Discovery Bank full banking suite terms and conditions apply. Please read the [Discovery Bank terms and conditions](#) for more information.
36. In instances where we establish that the participant commits fraud or miscommunicates any information, we reserve the right to cancel the Discovery Miles reward with immediate effect and any referral reward, subject to the particular fraudulent conduct or miscommunication, will not be payable.
37. For more information on how to earn and spend Discovery Miles, read the Discovery Miles [benefit guide](#) or the [terms and conditions](#).