

Enhanced fuel rewards

Up to 65%

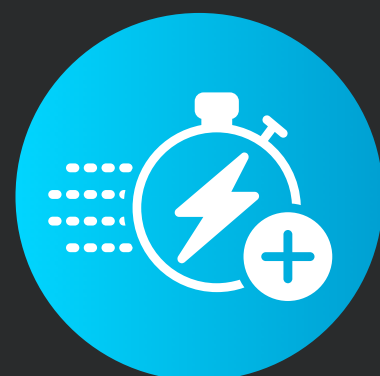
back on fuel

We're redefining the way you're rewarded for safe driving by bringing together Discovery Insure, Discovery Bank and Discovery Miles to deliver a simpler, more immediate and more valuable rewards experience.



Up to 65% back

Enhanced rewards that put more back in your pocket.



Paid immediately

Rewards are paid directly to clients after purchase.



Seamless process

Drive safely. Tap your card. Earn rewards. It's that simple.

Drive safely

Maintain and improve your Vitality Drive status.

Earn up to 65% back

Fuel rewards paid into your Discovery Miles account or within 24 hours to your Insure Funder Account.

Tap your Discovery Bank card

Pay with your virtual Discovery Bank card when purchasing fuel at bp or Shell or spending at the Gautrain.

1

To earn fuel rewards, the primary driver on the policy must be a primary Discovery Bank account holder.

2

If you do not have a Discovery Bank account after 31 December 2026, then you will not qualify for any fuel rewards.

3

To unlock the highest fuel rewards, you will need to pay for fuel using a virtual Discovery Bank card

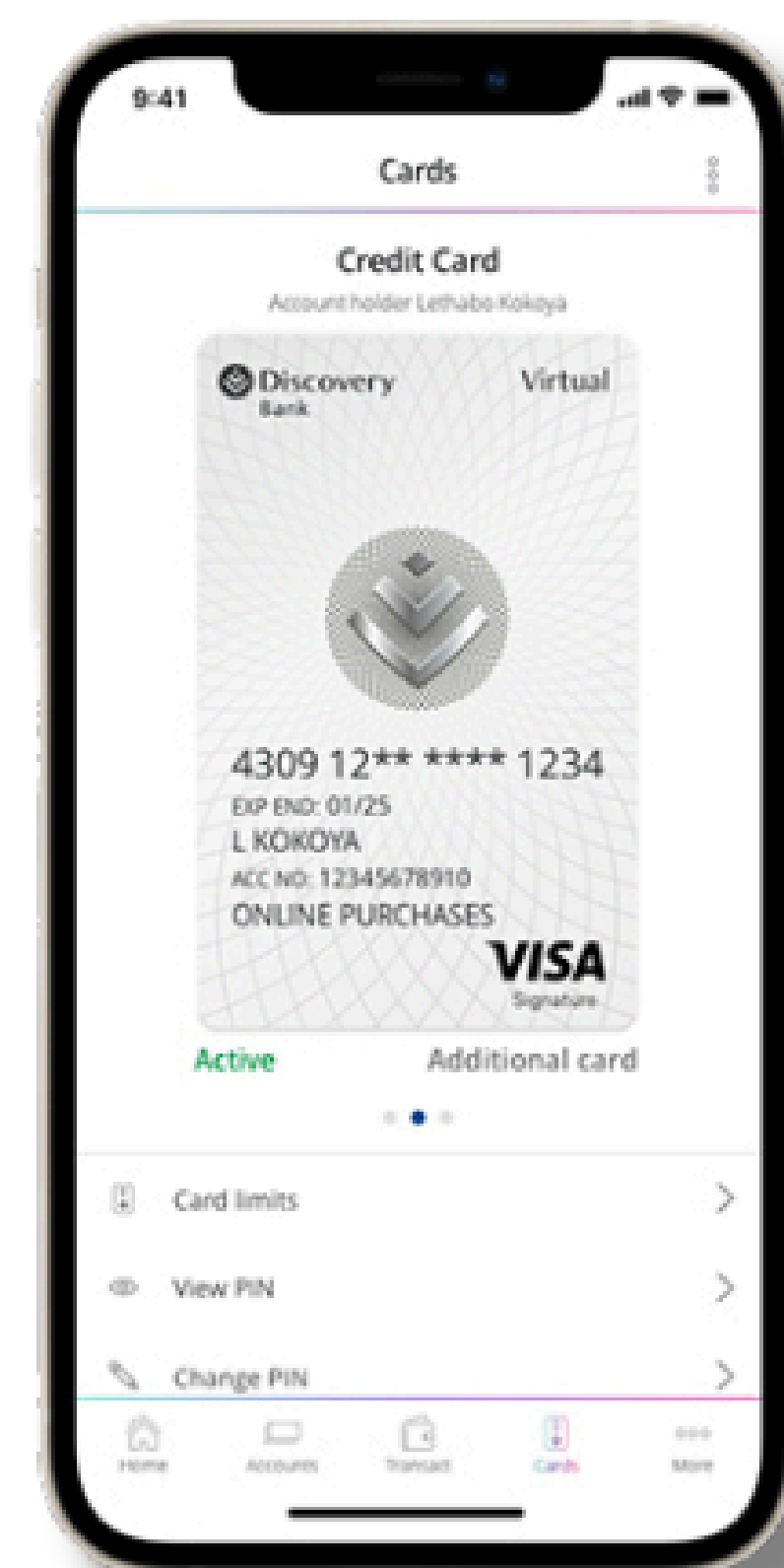
How Vitality Drive works

Discovery Bank powers the single-card Vitality Drive experience and enables your rewards to be paid instantly in Discovery Miles. If a policy has more than one primary driver, each primary driver must have their own qualifying Discovery Bank account. If you do not yet have a qualifying Discovery Bank account, your fuel reward may be zero until you join and meet the qualifying requirements.

OPEN A DISCOVERY BANK ACCOUNT

Getting started with Discovery Bank is quick and easy. Simply download the Discovery Bank app and select Join the Bank.

You'll then be guided through a few simple steps to confirm your details, verify your cellphone number, and set up your unique Facial ID and security features. Once your account has been activated, you can add a virtual card in the app and start transacting immediately.



SETUP A VIRTUAL CARD

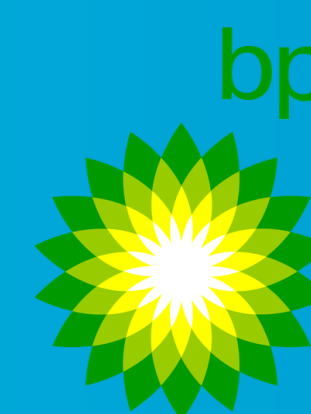
Add a virtual card in the Discovery Bank app.

Use your virtual card when paying at bp, Shell and Gautrain to ensure your spend is recognised. The Vitality Drive fuel card is no longer required after 1 November 2026.

TAP AT PARTNERS

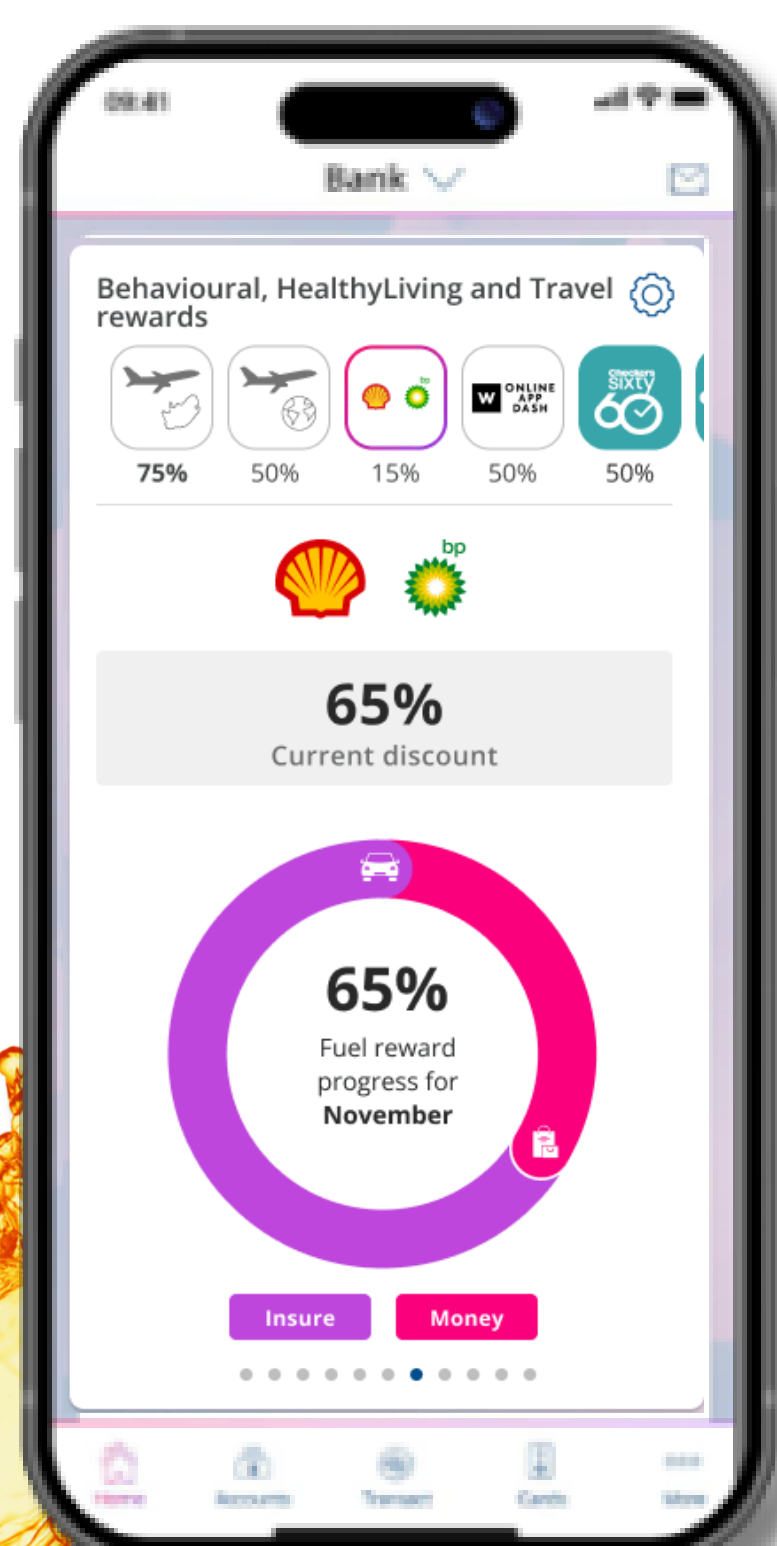
Visit bp or Shell and Gautrain and pay using your Discovery Bank virtual card.

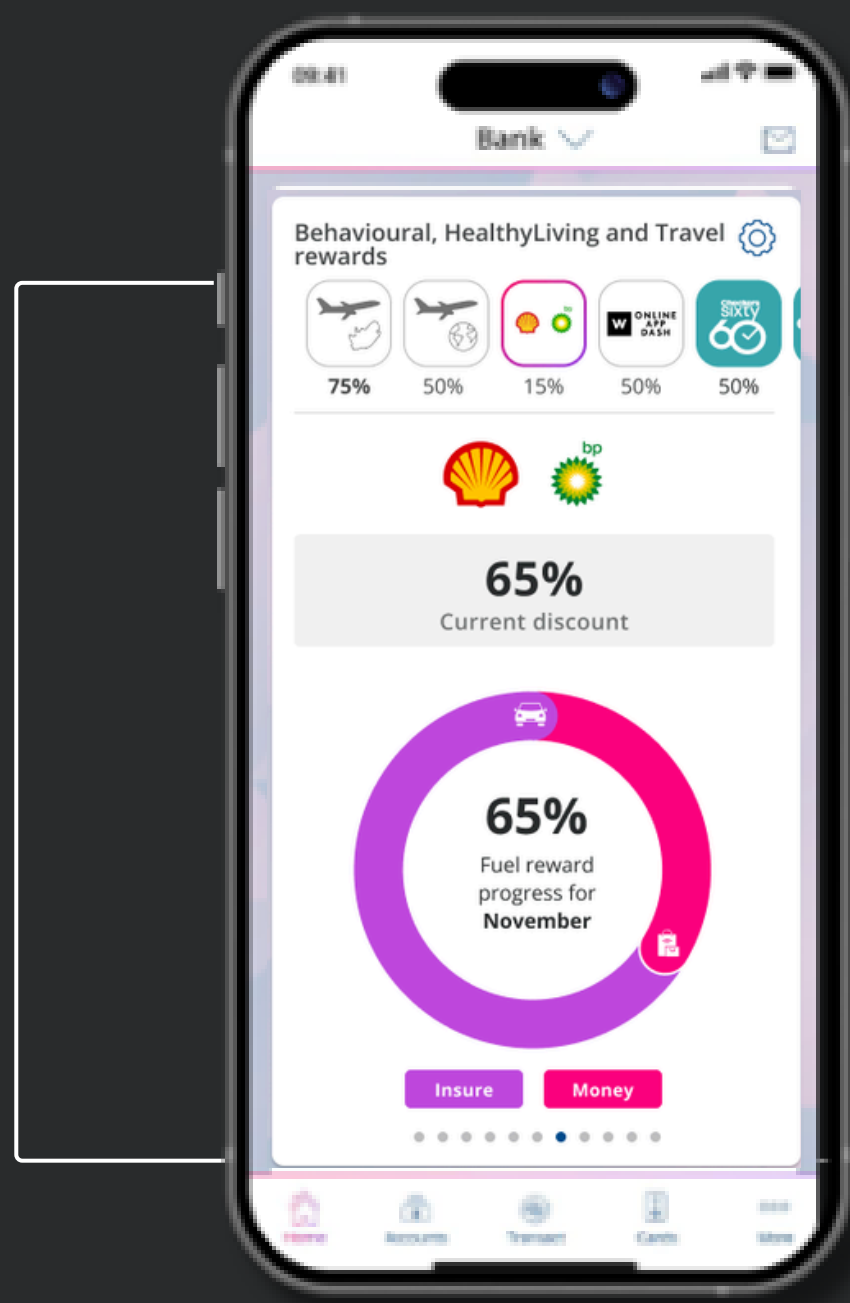
Your fuel and Gautrain spend must be on your qualifying Discovery Bank card to earn fuel rewards.



REWARDS

After a qualifying fuel purchase, your fuel rewards are paid instantly into your Discovery Bank account in Discovery Miles or within 24 hours into your Insure Funder Account. You can earn up to 50% back through Vitality Drive and up to 15% through Vitality Money - up to 65% back in total.





Vitality Drive Transition period



To make the move as seamless as possible, we're giving you time to get familiar with the new fuel rewards experience, understand how you can maximise your rewards, and explore the added benefits of Discovery Bank. Throughout the transition period, you will continue to earn rewards under the enhanced Vitality Drive rewards structure and can still use your Vitality Drive card until the transition period concludes.

1

1 Nov 2026

Next evolution of Vitality Drive goes live.

2

Nov - Dec 2026

Two month transition period. Continue earning while you switch to the new programme.

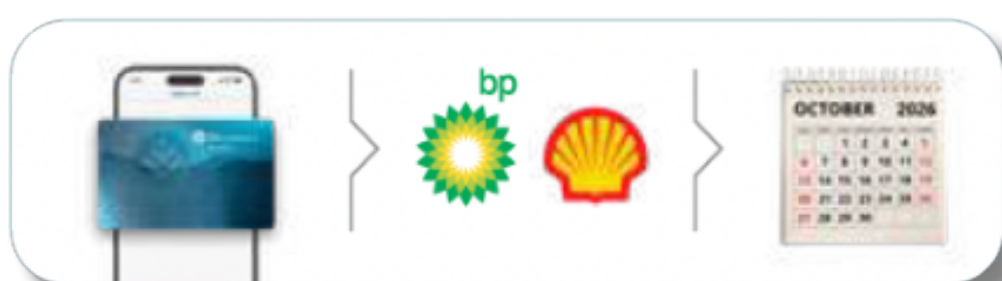
3

1 Jan 2027

New rules fully apply to all clients.

Clients without a Discovery Bank account

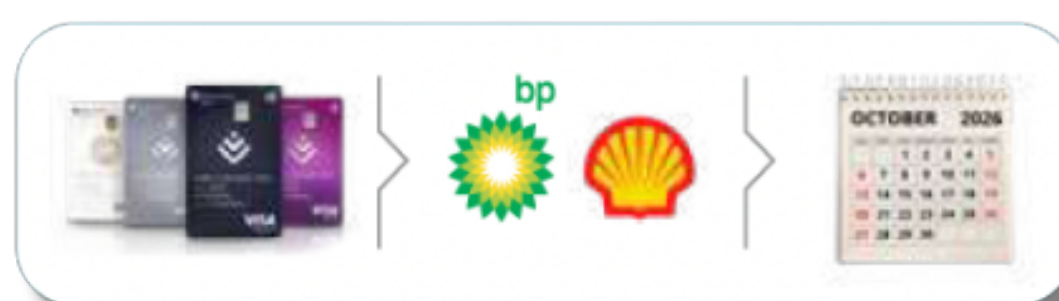
You will have until 31 December 2026 to open a Discovery Bank account so that you can continue to earn fuel rewards. After 31 December 2026, you will no longer be eligible for fuel rewards if you do not have a Discovery Bank account.



Until 31 December 2026, you can use your Vitality Drive card when filling up fuel at bp or Shell. You will receive your fuel rewards according to the Vitality Drive 4.0 rewards calculation until 31 December 2026.

Clients swiping a Discovery Bank card

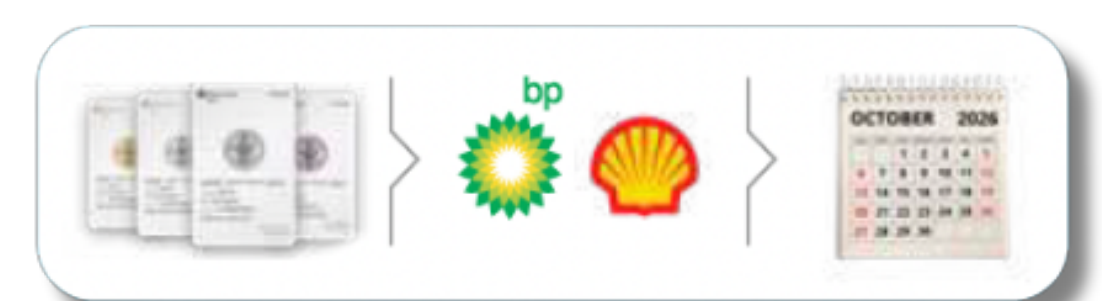
If you swipe a physical (or digital version of a physical) Discovery Bank card, then your fuel rewards should be capped at the relevant Bronze status fuel rewards percentages.



During the transition period, we will pay additional fuel rewards at the end of the month to bring you in line with your fuel rewards if you have used a virtual Discovery Bank card. You will need to use a virtual Discovery Bank card from 1 January 2027 to continue to earn your full rewards.

Clients tapping a virtual Discovery Bank card

You will earn your full fuel rewards immediately.



You will earn rewards according to Vitality Drive rules with your full reward paid instantly and you will not need to use your Vitality Drive card for fuel purchases from 1 November 2026.

During transition

Why the transition period:



To understand the new rules



Activate and use a virtual card



Open a Discovery Bank account



Keep earning while changing over

New clients joining Discovery Insure and Vitality Drive

New clients joining from 1 November 2026 onward will be subject to the Vitality Drive rules with no transition period. This is to allow them to experience the new Vitality Drive journey without having short-term fixes applied to them. No transition period applies

Turn every **PerfectDrive** into Discovery Miles



Introducing PerfectDrive, a new Vitality Drive feature that rewards eligible Discovery Bank and Discovery Insure clients with instant Discovery Miles for completing event-free trips. You'll now earn rewards in real-time after a qualifying trip has been processed. Whether you're driving to work, heading home or running errands, every qualifying kilometre could help grow your Discovery Miles balance.

1

How does PerfectDrive work?

PerfectDrive rewards eligible clients with 1 Discovery Mile for every qualifying kilometre driven on an event-free trip. Rewards are paid automatically into your Discovery Miles Account and are designed to give you immediate recognition for safe driving.

2

With PerfectDrive, you can earn:

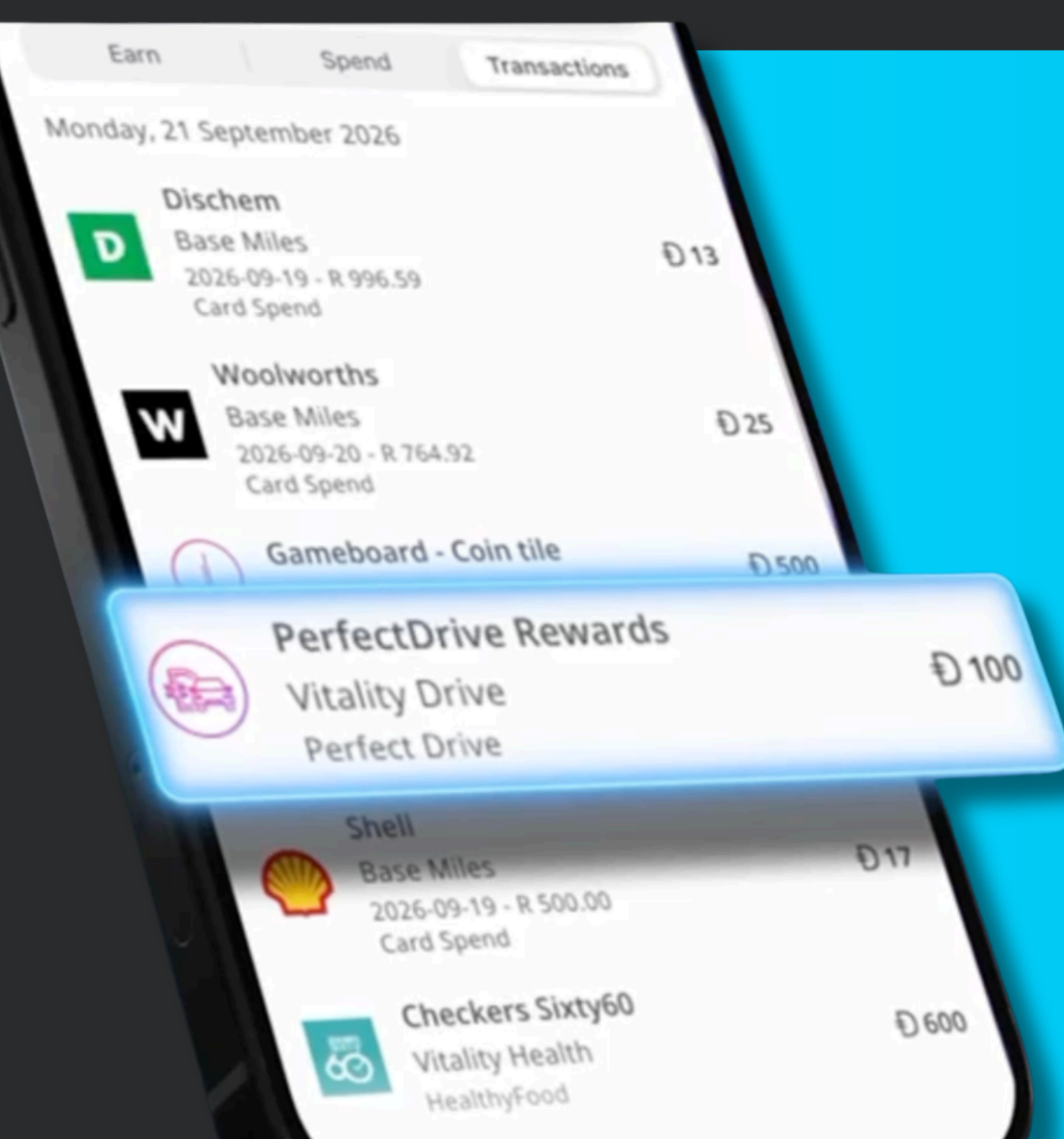
- 1 Discovery Mile per qualifying kilometre driven
- A minimum of 20 Discovery Miles per qualifying trip
- Up to 100 Discovery Miles per day.
- Rewards paid shortly after your trip has been processed

3

Who can earn PerfectDrive rewards?

To qualify for PerfectDrive:

- Be a Vitality Drive client
- Have an eligible Discovery Insure Essential, Classic or Purple plan
- Installed your Vitality Drive Sensor at Tiger Wheel & Tyre and completed your Annual MultiPoint check in the last 12 months
- Complete an event-free trip of more than 5 km
- Meet all applicable Vitality Drive requirements



You can view your PerfectDrive rewards and trip details directly in the Discovery Bank app.

Your rewards will appear under the Vitality Active Rewards tile on your Bank Dashboard and in your Discovery Miles Account transaction list.

You'll also be able to see information about individual trips, including rewards earned or reasons why a reward wasn't awarded in your Discovery Insure App.