



Discovery Group Consultancy (GC) and Financial Practice (DFP) websites

Compliance and marketing requirements



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Compliance and marketing checklist

In this document, we set out the legislative requirements when reviewing or approving websites within the GC/DFP channels. All GC/DFP business documents and marketing materials must adhere to the requirements set out in Section 8 of the Guidance note on the interpretation and application of Section 13 (1)(c) of the FAIS Act.

More specifically that:

- All marketing material (including the GC/DFP website) must show clearly that all marketing of services or advertising of rendering financial services by the GC/DFP are undertaken on behalf of Discovery Life Limited
- All documentation of the GC/DFP shows that they are a juristic representative of Discovery Life Limited.

PLEASE MAKE SURE THE FOLLOWING REQUIREMENTS ARE MET:

Requirements	Document links
Conflict of interest policy The GC/DFP website must host the Discovery Conflict of Interest policy in line with Section 3(A)(2)(a) and Section 3(A)(2)(f) of the General Code of Conduct.	Group conflict of interest policy
Complaints policy The GC/DFP website must disclose and include the below, in line with Section 4(1)(b)(ii) of the general code of conduct: The contact details of the complaints and compliance departments: • If you have any concerns or complaints, you can contact Discovery's Chief Compliance Officer by sending an email to compliance@discovery.co.za. • The FAIS Ombud is an independent and impartial dispute solution tribunal that investigates, considers and disposes of complaints by consumers against financial services providers as required by the FAIS Act. Postal: PO Box 41, Menlyn Park, 0063 Telephone: 012 762 5000 / 012 492 9711 / 0860 066 3274 Fax: 086 546 5694 / 012 348 3447 Our complaints policy is available and easily accessible on our website, www.discovery.co.za .	Group complaints policy
Disclosure The website home page must have the general disclosure as follows: <GC/DFP name> is a juristic representative of Discovery Life Limited. Discovery Life Limited. Registration number 1966/003901/06, is a registered long-term insurer, and an authorised financial services and registered credit provider, NCR Reg No. NCRCP3555. Product rules, terms and conditions apply.	



Privacy statement

This is available on the Discovery website and can be adapted to the GC/DFP.

Contact details of GC/DFP

List updated company information relating to:

- Information on management or directors of the GC /DFP
- Address and contact details of the GC/DFP.

Discovery branding or logo

The GC/DFP website is co-branded with Discovery branding. The following is a business requirement for GC/DFP websites:

- The GC/DFP logo on the website is the same size as the Discovery logo
- The branding of the website must fall within parameters of the GC/DFP branding requirements that is provided in the document links section to the right
- If the website refers to any Discovery products, Discovery branding must be used
- Ensure that no specific Discovery product logo is used on the website; the general Discovery company logo is to be used (in line with the branding requirements).

[GC/DFP branding requirements](#)

[GC/DFP social media toolkit](#)

GCOC amendments: Name change (Section 3)

Section 3(5), as amended, explains when an FSP may not describe itself or the financial services that it renders as **independent**. FSPs that own or are owned in whole or in part by a product supplier or FSPs that earn fees other than commission from product suppliers, for example binder fees, or where there is some other material conflict may not regard themselves independent.

Separation of GC/DFP website

- The GC/DFP website must be kept separate from any other FSP website. If the GC/DFP owns another independent FSP, the GC/DFP website must be separate from the Independent Financial Adviser (IFA) website.
- If the GC/DFP is part of a bigger group, please ensure that there is a clear distinction between the GC/DFP and IFA websites and that there is a separate home page or domain for the GC/DFP.

Website contact details

- For any compliance queries regarding your website, please email LetisiaV@discovery.co.za.
- For any marketing related questions or queries, please email Marketing_Support@discovery.co.za.



Product website copy

Use the brand and compliance approved copy for the product sections on your website. The copy will be updated when there is a product launch or enhancement, this will be provided to you to update on your website accordingly.

Medical aid

We all need some form of medical aid cover to make sure that we are able to get the proper treatment and care when we need it most. Without medical aid, most of us cannot afford the costs of long hospital stays or care for serious injuries, surgery or illnesses.

Medical schemes help us finance life's unexpected health expenses. Therefore, if you don't have medical cover yet, it makes sense to get it as soon as possible.

If you already have medical aid, it's a good idea to evaluate your cover each year to make sure that it's still suited to your needs. This also helps with adjusting your cover to accommodate any changes in your life or health, such as being diagnosed with a chronic condition or having a child.

Traumatic events are another reason why medical aid cover is vital. Events like car accidents, crime- and sport-related incidents can happen to anyone at any time. The costs you incur due to these high-risk events can run into thousands of rands. Most people can't afford this at any stage in life, especially not when young.

Discovery Health Medical Scheme gives you complete peace of mind that your healthcare is in good hands at every stage of your health journey.

- **Affordability**
 - Discovery Health Medical Scheme continues to offer you exceptional and consistent value with contributions that are on average 12% more affordable than the rest of the industry.
- **Benefit flexibility**
 - The 24 plan options on Discovery Health Medical Scheme give you the flexibility to choose the benefits that meet your health, lifestyle and budget.
- **Peace of mind**
 - Discovery Health Medical Scheme is the only open medical scheme in South Africa with a AAA rating from the Global Credit Rating Agency. This is the highest possible credit rating for a medical scheme, giving our members the peace of mind that we will be there when they need us most.
- **Integrated value**
 - Discovery Health Medical Scheme members will get access to a Discovery Pay account, at no additional cost, enabling a seamless integrated functionality for health payments, access to Virgin Active and Planet Fitness facilities on a discounted pay-per-visit basis and enjoy exclusive travel rewards with access to the Vitality Travel platform which unlocks a 10% discount on local and international flights, accommodation and car hire.

Life insurance

Discovery offers a range of life insurance options to suit any lifestyle at an affordable premium. But life insurance is about more than life cover – we also offer flexible and customisable benefits that ensure that you are financially protected in case of disability, severe illness, or loss of income.

- Life insurance for you and your family: The **Classic and Essential Life Plan**. Flexible personal financial protection with illness and disability benefits at a cost-effective premium that rewards you for living a healthy life.
- Personal life assurance for your business: **The Business Life Plan**. Your Discovery Business Life Plan can cover business owners for disability, severe illness and death with a range of comprehensive benefits.



- Protection for clients with R10 million or more in cover: **The Purple Life Plan**. Available to clients with more than R10 million in life insurance and offers customisable benefits, covering the full range of possible life-changing events.
- Tailored life cover for people under 30: **The Smart Life Plan**. Life insurance designed to financially protect and reward young adults, with up to 100% of your premiums back for living healthily.
- Life insurance that pays out in US dollars: **The Dollar Life Plan**. Comprehensive life insurance with illness and disability benefits that pays out in US dollars and rewards you for living healthily.
- Protect your children's education: **Global Education Protector**. Cover for your children's crèche to university education fees if something happens to you. Plus, get up to 100% of your child's university fees funded.

Investments

In 1992, Discovery revolutionised medical aid through a single, profound insight: If people lived healthier lives, it would change insurance for good. It would also change society. They introduced rewards for healthy behaviour choices, and grew into a global organisation.

Discovery Invest brings the same philosophy: They encourage you to and reward you for investing longer, investing more, living well and withdrawing wisely.

A solid investment company that helps you achieve your investment goals

Discovery offers easy access to many diverse investments and a wide choice of investment managers through one contact point. Whether you are just starting out in investments or you are a seasoned investor, they have an investment plan for you.

In just 10 years, they became one of the fastest-growing unit trust companies in South Africa, with over 280 000 clients and R92 billion in assets under management. Their funds are recognised as top performers in their sectors. Source: Investec Asset Management, Q2 2019, Internal finance data as at end June 2019.

Discovery rewards healthy investment behaviour

Discovery encourages and rewards you for investing longer by starting to invest as early as possible and investing more towards your retirement goals. You can get an extra return of up to 2% each year on your investment for being healthy, driving well, and managing your money well. You can get up to 50% extra income in retirement for life when you withdraw your retirement income responsibly and manage your health.

A wide range of Investment plans

Discovery has a diverse range of investment plans that can help you invest towards your retirement and other short-term or medium-term goals. With investment opportunities extended across local and offshore investments, no matter what you are saving for, they can help you get there.

A wide choice of funds to invest in

Once you have chosen which investment plan you want to invest a regular or a lump-sum contribution into, you must decide in which funds to invest your money. Discovery Invest gives you the freedom to choose from a range of over 200 unit trust funds managed by leading local and international fund managers through a single entry point. This means you can invest in their investment plans and choose investment funds that are managed by leading investment managers.



Discovery Invest International

With the latest innovations, Discovery Invest is expanding their local shared-value investment platform globally by creating the first international shared-value offering with unique benefits and associations with some of the largest and strongest investment managers in the world. They have also paired this with efficient structuring and a seamless digital investing experience to allow you to navigate the world of global investing with ease. Invest International is the country's first international shared-value investment offering, designed to give clients access to the world's best investment opportunities.

Car and home insurance

Discovery Insure offers comprehensive, flexible and affordable insurance tailored to your lifestyle. Their cover also includes innovative technology, rewards, benefits, world-class safety features and efficient service operations.

Innovative car insurance

Get more than just car insurance with Discovery Insure, get market-leading innovation and world-class safety features at highly competitive rates from Discovery Insure. Their innovative car insurance cover gives you the option to join Vitality Drive, their unique driver behaviour programme that rewards good driving while keeping you safe.

Comprehensive Home Insurance

Get home insurance that is comprehensive, flexible and affordable to protect your home contents, buildings and portable items.

Unique and easy claim services

Discovery Insure continually enhances its offering to provide you with efficient services, fast and fair claims resolution. You have access to various channels to log claims, including Auto Claims where you can have your vehicle glass, geyser, cellphone and electronic equipment claims instantly approved by an automated claims agent. You can also track the progress of your claims online or on your smartphone.

Rewards with Vitality Drive

Vitality Drive is Discovery Insure's unique driver behaviour programme that rewards you for driving well. You can get up to 50% fuel cash back every month by driving well and swiping your Vitality Drive card when filling up at bp or Shell. You also get access to weekly Active Rewards for achieving your drive goals, up to 25% off Uber trips and up to 20% off car maintenance at Tiger Wheel and Tyre or Bosch.

Intelligent technology to keep you safe

Vitality Drive's innovative technology also provides you with unique state-of-the-art safety features including:

- Impact Alert, where Discovery Insure sends immediate emergency assistance if you're involved in a severe vehicle accident, even if they can't get hold of you.
- Vehicle panic button which allows you to use your smartphone as a panic button in an emergency
- You will get weather warnings to alert you of imminent severe weather events*.
- Find my vehicles, where you are able to locate your vehicles in real time.

** Weather information is provided by South African Weather Services.*

Unique insurance for the discerning few: Purple Plan

The Purple Plan caters for those clients that have over R5 million in insured assets. It offers comprehensive vehicle and home insurance with enhanced benefit limits, exclusive experiences and a dedicated Discovery Insure Service Executive. With the Purple Plan you can get up to 50% fuel cash back every month for driving well, and unique benefits like a cellphone upgrade where clients can get a new Apple or Samsung smartphone every year.



Discovery Insure Vehicle Warranty

Discovery Insure's Vehicle Warranty is the perfect warranty cover for when your car's manufacturer warranty is about to expire or has expired. It provides simple yet comprehensive mechanical breakdown and electrical failure cover, as well as wear-and-tear for 36 critical vehicle components.

Car Hire Extender

With Discovery Insure you can upgrade your car hire to up to 60 days. Included in this cover is the option to select the Uber benefit if you are unable to drive a car after an accident because of injury.

Write-off accelerator

With Discovery Insure you can choose to write-off your car at a lower damage level, giving you peace of mind if you no longer want to drive your car following major damage.

Retail value booster

Boost your car's retail value with Discovery Insure. Choose to get your car's value as well as 15% additional back if it is written off or stolen.

Group Risk

Discovery Group Risk aims to protect employees and their families from unforeseen circumstances while rewarding them for living healthier. With improved health, employees claim less, meaning that we can return the savings from less claims to them through improved pricing and superior benefits.

Employers can choose the benefits offered and the amount of protection they want to provide to their employees. Select benefits are underpinned by Vitality, which enables employees to receive additional rewards and wellness benefits.

Protection for children's education

- Discovery **Global Education Protector benefit** is automatically included for all employees whose life cover is at least two times their annual salary. The benefit can also be extended to private schooling, depending on the employee's Vitality status, and even to selected universities overseas.

Protection from financial burden for family members

- Discovery **Life Cover Benefit** gives broader cover at a lower cost.
- Discovery **Funeral Benefit** can provide cover for the member only, for the member and their immediate family (up to three spouses and five children) or for their extended family (up to 10 family members).

Protection from the financial challenges that result from a life-changing event

- Discovery **Income Continuation Benefit** pays a monthly amount if the employee is unable to work. It also has other value-added benefits.
- Discovery **Capital Disability Benefit** does not reduce (taper) over the cover period.
- Discovery **Severe Illness Benefit** covers a broad range of impairment conditions and automatically includes cover for the employee's children.

Retirement Funds

Because employees may be living longer, encouraging the right retirement savings behaviours can dramatically reduce their retirement savings gap. That's why Discovery Retirement Funds* drive positive savings behaviour by motivating employees to save more, save for longer, and manage their finances. Discovery is then able to reward their behaviour by adding boosts to their savings, further helping them to close their retirement savings gap.

Discovery's solutions can be tailored to the unique needs of a business. The employer can choose between a standard or customised package and employees make their own choices about retirement contributions and investment portfolios.

Powerful behavioural incentives

Discovery Limited is the licensed controlling company of the designated Discovery Insurance Group. Registration number: 1999/007789/06. Companies in the Group are licensed insurers and authorised financial services providers.



Discovery boosts the retirement savings employees transfer into the Fund by up to 15% to encourage them to stay invested and consolidate their savings when they join or leave the Fund. Discovery also boosts contributions by up to 15%, including additional voluntary contributions that employees make to the Fund each month. The boost is related to employees' engagement in the various Vitality programmes and meeting their Active Rewards goals.

Discovery's payback from risk premiums, which can be up to 15%, reward employees for improving their health. To help employees accumulate the extra retirement savings, Discovery doubles the payback amount that they reinvest into the Fund.

The Discovery Living Annuity gives employees the flexibility to manage their income withdrawals (drawdowns) according to their individual circumstances, while giving an immediate income boost of up to 50% for responsible withdrawal levels and healthy living.

*Discovery Retirement Funds (the Fund) refer to the Discovery Life Pension Umbrella Fund and Discovery Life Provident Umbrella Fund. All boosts are offered through the insurer, Discovery Life Limited and only apply to investments in qualifying Discovery funds if held until the retirement date. Early retirement, withdrawals or switches out of qualifying funds will affect the boosts. Discovery Life Limited, registration number 1966/003901/06, is a registered long-term insurer and an authorised financial services and registered credit provider, NCR Reg No NCRCP3555. Discovery Health (Pty) Ltd, registration number 1997/013480/07, is an authorised financial services provider and administrator of medical schemes. Discovery Vitality (Pty) Ltd is an authorised financial services provider, registration number 1999/007736/07. Discovery Life Investment Services Pty (Ltd), registration number 2007/005969/07, branded as Discovery Invest, is an authorised financial services provider. Limits, product rules, terms and conditions apply.

Discovery Business Insurance

Discovery Business Insurance, a division of Discovery Insure, is a commercial insurer that offers market-leading insurance cover at highly competitive rates.

Discovery Business Insurance strives to provide the kind of cover that makes a real difference. Therefore, they have amplified their insurance to cover both the physical risks and the rise of technological risks facing businesses today. Discovery Business Insurance offer the traditional multi-peril policy but have also expanded cover for cyber and reputational risks and social media liability.

They also look at businesses as a whole to help create better and higher performing businesses that can manage their risks. All their businesses insurance clients have access to a diagnostic tool, the Business Health Check, that helps them evaluate their business and identify key areas of development. Clients also get access to service providers at preferential rates. These providers can help them grow and improve their business.

Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Product rules, terms and conditions apply.

Live life with Vitality

Vitality makes choosing to lead a healthy lifestyle even more rewarding. Vitality offers you a science-based behaviour change programme that helps you keep track of your progress towards a healthier you and rewards you for making better choices with a premium range of health, lifestyle, and leisure benefits.

What's in it for you? Up to:

- 25% back for buying HealthyFood each month.
- 75% saving on monthly gym fees.
- 50% off Nike performance gear and your next fitness device.
- 25% back each month at Clicks or Dis-Chem.

Plus earn exciting rewards for achieving weekly goals. Get ready to live life with Vitality. [Download sales brochure to learn more.](#)

Discovery Bank

Discovery Bank is a shared-value bank that rewards you for managing your money well, and gives you the support and tools to help you change your financial behaviour for the better. When you manage your money well, Discovery Bank

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rewards you with incredible lifestyle rewards, unprecedented travel benefits, Dynamic Interest Rates, and Discovery Miles – the rewards currency that's more valuable than cash.

Choosing your product

Choose from a wide range of products to suit your needs:

- A transaction account for your day-to-day banking needs
- A state-of-the-art credit card that gives you up to 55 days of interest-free credit
- A full banking suite that gives you maximum rewards.

You can also open Real-Time Forex Accounts and transact in Dollars, Pounds and Euros, as well as unlimited free savings accounts with market-leading interest rates.

And it's all available 24/7 on your banking app.

Understanding Vitality Money

The Vitality Money programme helps you track, manage and improve your finances. When you choose a qualifying product, you automatically get access to Vitality Money. Complete the Vitality Money assessment based on your financial behaviours, and you'll get a Vitality Money status. Vitality Money will help improve your financial status through a range of tools.

As your Vitality Money status improves, so do the rewards and benefits you receive from Discovery Bank.

Rewards

- 1. Control your interest with Dynamic Interest Rates.**
 - ✓ Pay as little as prime -2 on your credit interest rate
 - ✓ Earn more interest on your savings
 - ✓ Earn interest on positive balances in your transaction account.
- 2. Upgrade your travel experience.**
 - ✓ Get **10% to 75% off** local and international flights, **10% to 25% off** accommodation, as well as **unlimited** car hire
 - ✓ Get access to millions of local and international listings on **Booking.com**, with the option of paying with your Discovery Miles
 - ✓ Book your entire trip in **one secure checkout on Vitality Travel and pay with your Discovery Miles**
 - ✓ You can travel like a VIP with Discovery Bank's **Priority Fast Track** and access to **The Lounge** by Discovery and SAA
- 3. Enjoy a rewards currency that's more valuable than cash with Discovery Miles.**
 - ✓ Get Discovery Miles as you get healthier, drive well and spend responsibly.
 - ✓ You can get up to **75% back** on HealthyFood and up to **50% back** on HealthyCare items in Discovery Miles.
 - ✓ Spend your Discovery Miles how you want, and they are more valuable than cash:
 - Get **5% to 20% off** when you spend your Discovery Miles at over 40 in-store and online retail partners
 - Double your Discovery Miles discount to up to 40% off on **Miles D-Day** on the 15th of every month
 - You can even convert your Discovery Miles to cash.

Get a better, more personalised banking experience

The **Discovery Bank app** is a bank branch in the palm of your hand. You can use it to:



1. Set up and **personalise** your card and spend limits.
2. Make quick **tap-and-go payments** using Apple Pay, Fitbit Pay, Garmin Pay and Samsung Pay
3. Get **personal, real-time insights** into your income, savings and spending habits through the **Vitality Money Financial Analyser**.

And with **Discovery Pay**, you can:

- ✓ Instantly settle out-of-pocket medical expenses with **Health Pay**
- ✓ Exercise your way and with the **Vitality Pay as you Gym benefit**.
- ✓ Pay other **Discovery clients** in your contact list using just their **cellphone number**.

Servicing 24/7/365

The Discovery Bank service team is **available 24 hours a day, 7 days a week, 365 days a year**. You can also get real-time help in your banking app with **Live Assist**. It's convenient, available **24 hours a day** and totally secure.

You can get all this and more from Discovery Bank. **The Future of Banking. Now.**



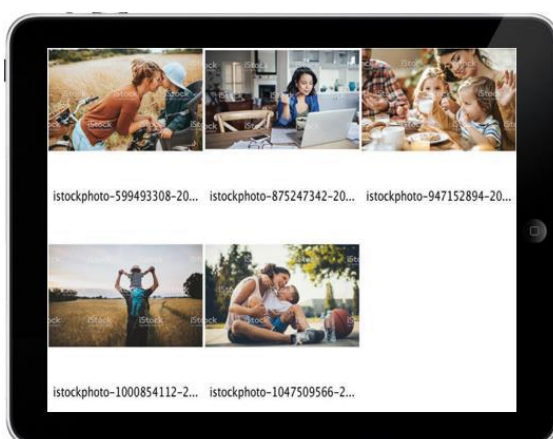
Website images

Use the high-resolution images provided for your website layout. The images have been highlighted according to the product they should be used for. You can [access images here](#).

Medical aid



Life insurance



Investments

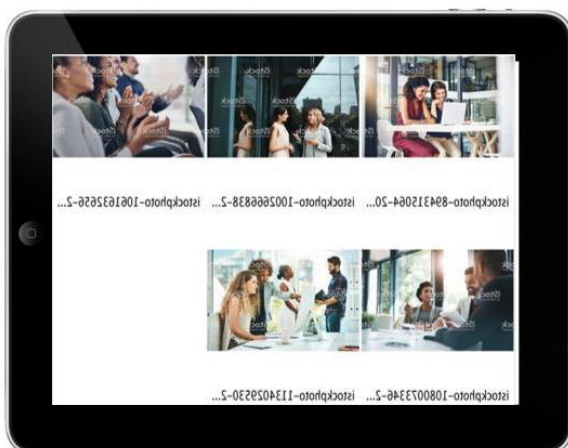
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Car and home insurance



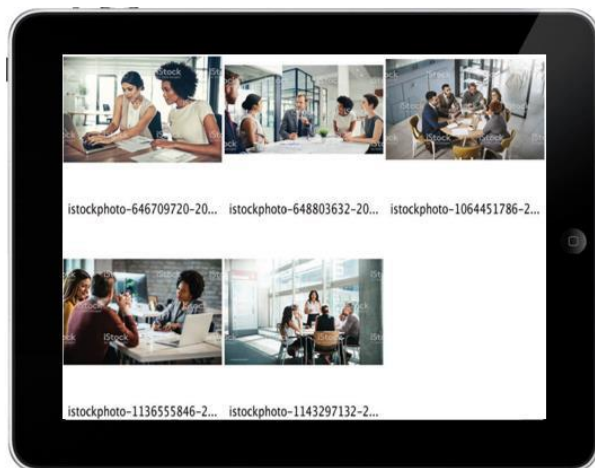
Group Risk



Retirement Funds



Discovery Business Insurance



Vitality

