

Get up to 65% back in Ðiscovery Miles on your fuel and Gautrain spend

As a qualifying Discovery Bank client with Vitality Money and a qualifying Discovery Insure client with Vitality Drive, you can earn **up to 65% back in Ðiscovery Miles**. This applies to fuel spend at bp and Shell fuel stations nationwide, as well as Gautrain spend. Discovery Insure clients with Vitality Drive need to be an accountholders of an eligible Discovery Bank account to qualify.

Log in to the Discovery Bank app to view your personalised dynamic fuel and Gautrain rewards that you qualify for.

Who can use the fuel and Gautrain benefit?

If you are a Discovery Bank client with a qualifying Discovery Bank product and a Vitality Money membership and are 18 years or older, you can enjoy fuel and Uber rewards from Vitality Money.

To earn fuel rewards from the Vitality Money programme, you must be the accountholder of one of the following qualifying Discovery Bank products:

- A Discovery Bank Gold, Platinum or Black Credit Card Account; or
- Discovery Bank Gold, Platinum, Black or Purple Suite.

To earn fuel rewards from the Vitality Drive programme, you must be the accountholder of one of the

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following qualifying Discovery Bank products:

- A Ðiscovery Account with no monthly fee
- A Discovery Bank Transaction Account
- A Discovery Bank Credit Card Account
- A Discovery Bank Suite

To earn Ðiscovery Miles at our fuel partners:

- You must be in good standing with Discovery Bank when we calculate your reward. This applies to the Vitality Money and Vitality Drive reward.
- You must be in good standing with Discovery Insure to earn the Vitality Drive portion of the reward.
- Pay with a qualifying Discovery Bank card (standard qualifying spend rules apply, such as Suite clients using their credit card).
- Spend at least **R75 each transaction** at **bp** or **Shell** in South Africa; Gautrain spend has no minimum spend requirement.

Discovery Bank secondary cardholders' qualifying spend will contribute towards the Ðiscovery Miles that the primary accountholder earns based on the accountholder's qualifying products.

Ðiscovery Miles fuel earn rates

Your Vitality Money reward will be based on your product, card colour, Vitality Money status and spend as at the end of the previous month. To earn at a higher rate, you need to **pay with your virtual card**. If you use your physical card or a physical card linked to a digital wallet, you will earn at a lower rate.

The earn rates are set out in the table below. Earn rates show as rand spend for each Ðiscovery Mile you earn on your qualifying Discovery Bank card spend from Vitality Money.

Product	**Physical card earn rate***	**Maximum virtual card earn rate**
Gold, Platinum Card Account and Suite	3%	Up to 10%
Black Credit card and Suite	3%	Up to 15%
Purple Suite	4%	Up to 15%

** Vitality Money needs to be active, and your spend at the end of the previous month must be more than R3,250.*

Your Vitality Drive reward will be based on your Vitality Drive status and plan type as at the end of the month. To earn at a higher rate, you need to **pay with your virtual card**. If you use your physical card or a physical card linked to a digital wallet, you will earn at a lower rate.

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	Essential Plan		Purple and Classic plans	
Vitality Drive status	**Physical card earn rate***	**Maximum virtual card earn rate**	**Physical card earn rate***	**Maximum virtual card earn rate**
Blue	0%	0%	0%	0%
Bronze	2.5%	2.5%	5%	5%
Silver	2.5%	7.5%	5%	15%
Gold	2.5%	15%	5%	30%
Diamond	2.5%	25%	5%	50%

Read this document together with the Ðiscovery Miles benefit guide for Discovery Bank clients, as well as the Rewards percentages guide that applies to your Discovery Bank credit card colour. You will find both on our product rules page.

How much rewards you can earn each month

Discovery Bank clients with only Vitality Money can earn rewards on up to R1,500 each month in combined fuel purchases and Gautrain spend when using a qualifying Discovery Bank credit card. For clients with a qualifying Discovery Insure plan, the fuel rewards threshold is determined by their Vitality Drive status and level of cover as at the end of the previous calendar month.

Vitality Drive status	**Insure cover type**		
	None or motor only	**Motor with buildings* or household content***	**Motor, buildings* and household content***
None or Blue	R1,500	R1,500	R1,500
Bronze	R1,500	R1,500	R2,000
Silver	R1,500	R1,750	R2,250
Gold	R1,500	R2,000	R2,500

* Note you will need R300,000 in household contents cover to qualify for household contents supported cover and you will need R300,000 in buildings cover to qualify for buildings supported cover.

Case studies

Example 1
Jody has a Discovery Bank Black Suite. On 30 November, she has a Diamond Vitality Money status and, based on her annual average spend, her locked-in reward rate for virtual card purchases is 15% and for physical card purchases it is 3%. Jody purchases fuel for R1,200 from bp using her Discovery Bank virtual card. Jody also has a Discovery Insure Classic Plan and has a Vitality Drive status of Gold, her

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reward rate for virtual card purchases is 30% and for physical card purchases it is 5%. She does not have buildings or content insurance, and her threshold is R1,500.

Step one – determine the amount of spend to use.
Jody has not made any other fuel or Gautrain purchases. The spend is first evaluated against the R1,500 threshold.
Spend used = lower of (transaction amount, remaining threshold)
= lower of (R1,200, R1,500)
= R1,200

Step two – determine the rate.
Jody paid with her virtual card, so she earns her virtual card rates: 15% from Vitality Money and 30% from Vitality Drive – a total of 45%.

Step three – calculate the reward.
Ðiscovery Miles earned = round to nearest Mile (spend used * rate * 10)
= round to nearest Mile (R1,200*45%*10)
=round to nearest Mile (540*10)
= 5,400 Ðiscovery Miles

Example 2
Jody has a Discovery Bank Black Suite. On 30 November, she has a Diamond Vitality Money status and, based on her annual average spend, her locked-in reward rate for virtual card purchases is 15% and for physical card purchases it is 3%. Jody makes a second purchase of R500 from bp using her Discovery Bank physical card. Jody also has a Discovery Insure Classic Plan and has a Vitality Drive status of Gold, her reward rate for virtual card purchases is 30% and for physical card it is 5%. She does not have buildings or content insurance, and her threshold is R1,500.

Step one – determine the amount of spend to use.
Before this transaction, Jody has already spent R1,200 on fuel this month, which leaves R300 of her R1,500 threshold. The spend is first evaluated against the R1,500 threshold.
Spend used = lower of (transaction amount, remaining threshold)
= lower of (R500, R300)
= R300

Step two – determine the rate.
Jody used her physical card, so she earns her physical card rates: 3% from Vitality Money and 5% from Vitality Drive – a total of 8%.

Step three – calculate the reward.
Ðiscovery Miles earned = round to nearest Mile (spend used * rate * 10)
= round to nearest Mile (R1,200*45%*10)
=round to nearest Mile (540*10)
= 5,400 Ðiscovery Miles

What you pay for the fuel and Gautrain benefit

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You do not pay any fees for the fuel benefit apart from your monthly Discovery Bank fees, Vitality Money contribution, Discovery Insure premium and Vitality Drive contribution.

How to activate the benefit

As a qualifying Discovery Bank client, you do not need to activate the fuel rewards benefit. Once you have unlocked the Vitality Money programme, you can start earning rewards on your fuel spend and Gautrain trips.

How to earn, increase and qualify for fuel and Gautrain rewards

As a qualifying Discovery Bank client, your fuel rewards depend on the products you hold, your engagement in the Vitality Money programme and your qualifying spend on your Discovery Bank credit card. You can earn up to 15% back on your fuel spend through Discovery Bank. With Vitality Drive, you also can earn up to 50% back on your fuel spend each month on the Purple and Classic plans, or up to 25% back on the Essential plan.

Your personalised dynamic rewards may change based on your engagement with the Vitality Money programme. Your fuel rewards are based on the following criteria:

- Your Vitality Money status at the last day of the previous calendar month
- Your Discovery Bank products (Discovery Bank Gold, Platinum or Black Credit Card Account, or a Discovery Bank Gold, Platinum, Black or Purple Suite) you have as at the last day of the previous calendar month
- Your accumulated monthly qualifying spend on your Discovery Bank card for the previous calendar month will be used to determine a spend band
- Your Discovery Bank account must qualify for rewards.

Your personalised dynamic rewards may change based on your engagement with the Vitality Drive programme. Your Vitality Drive rewards are based on the following criteria:

- Your Vitality Drive status at the last day of the previous calendar month.
- Your Discovery Insure plan and supported cover you have as at the last day of the previous calendar month.

When will your reward be paid?

- Your Ðiscovery Miles will be paid into the qualifying Discovery Bank accountholder's Ðiscovery Miles Account.
- We pay out the fuel rewards in near real time after a qualifying fuel reward transaction.

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- Before we calculate your earnings, your final Vitality Drive status from Discovery Insure must be available and all your transactions from the previous month must have been banked. During this time, the transaction will remain pending. Once we receive the required information, we will calculate and apply your reward.
- You need to have an active Vitality Money membership at the end of the previous month to qualify for the Vitality Money portion of the fuel reward.
- You need to have an active Vitality Drive membership and cover at end of the previous month to qualify for the Vitality Drive portion of the fuel reward.
- Ðiscovery Miles earned from the fuel benefit are paid into your Ðiscovery Miles Account and can be viewed in the Discovery Bank app or website. Discovery Insure clients who have elected to receive their Vitality Drive rewards into their Insure Funder Account (IFA) can view their balance in the Discovery Insure app. The reward payment selection in place on the last day of the month will apply to the following month's reward payment.
- You need to have an active Vitality Money membership at the time of allocation to qualify for the Vitality Money portion of the fuel reward.

Participating partners

Qualifying Discovery Bank clients can earn rewards on their fuel spend at participating bp and Shell service stations within South Africa and on their Gautrain trips.

Tax on your rewards

- You may have a duty to pay tax on the rewards that you earn.
- It is your responsibility to speak to a tax practitioner to get advice.
- We are not responsible for any consequences if you do not get advice or if you do not pay the applicable tax.

Ending the benefit

If you close your qualifying Discovery Bank account, end your Vitality Money membership or downgrade to a Discovery Bank account that does not qualify for the fuel benefit, you will no longer earn rewards on your fuel and Gautrain spend.

Third-party consent

By using this benefit, you agree to its limits, terms and conditions. You also agree that the following parties may share your payment, personal and transactional information to administer the benefit: Discovery Bank Limited, Discovery Vitality (Pty) Limited, their partner network and third parties associated with the benefit.

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Need help or information?

If you have any questions or need more information about the fuel and Uber benefit, visit the Discovery Vitality Help page or send us a query.

If, for any reason, there is a conflict between rules in this benefit guide and the Vitality Main Rules for Vitality Money members, the Vitality Main Rules will apply to the benefit at all times.

Keep up to date with the latest news from Vitality:

Download the Discovery app. Download the Discovery Bank app.

Follow Discovery Vitality on (@Vitality_SA) and (DiscoverySA)

Specific limits, terms and conditions apply to each benefit and may be subject to change. We will inform you when we make product or benefit changes.

*The Vitality Money fuel benefit is independent from the Vitality Drive fuel benefit.

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