

HealthyFood benefit guide

Vitality Health and Vitality Money

Get up to 75% back in Discovery Miles on thousands of HealthyFood items

What is the HealthyFood benefit?

Discovery Vitality aims to make healthy eating easier with our HealthyFood benefit. The benefit offers you rewards of **up to 75% back on a range of qualifying HealthyFood items** at Checkers and Woolworths, including vegetables, fruit, wholegrain and high-fibre starchy foods, lean protein, fat-free dairy products, legumes, healthy fats, and oils .

Who does this benefit guide apply to?

This benefit guide applies to you if you are a Vitality Health member with a qualifying Discovery Bank product, have a Vitality Money membership, and are 18 years or older.

If this benefit guide does not apply to you, please select the correct benefit guide applicable to you from the tab in [Vitality product rules terms and conditions](#).

This document must be read together with the Discovery Miles benefit guide for Discovery Bank clients, as well as the rewards percentage guide that applies to your Discovery Bank credit card colour. These documents are available [here](#).

Who may use the HealthyFood benefit?

To activate and earn HealthyFood rewards from the Vitality Health programme, you must be the main member, spouse, adult dependant or child dependant 18 years or older on your Vitality Health policy. In addition, you must have a qualifying Discovery Bank product with Vitality

Money, before you can activate the HealthyFood benefit.

All members that have activated the HealthyFood benefit (namely the main member, spouse, adult dependant, or child dependant 18 years or older) and have a qualifying Discovery Bank product with Vitality Money, are eligible to earn boosted HealthyFood rewards from the Vitality Money programme. However, they will qualify to earn these rewards individually, depending on whether they are primary accountholders of qualifying Discovery Bank products.

Your total HealthyFood rewards consist of your combined Vitality Health and Vitality Money rewards. To earn boosted HealthyFood rewards from the Vitality Money programme, you must be the primary accountholder of one of the following qualifying Discovery Bank products:

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

Vitality Health members with the following Discovery Bank products may qualify to earn HealthyFood rewards from the Vitality Health programme but **do not qualify** to earn the boosted rewards from the Vitality Money programme:

- Clients with Discovery Bank Transaction Accounts only
- Clients with Discovery Bank savings accounts only
- Clients who are secondary cardholders of a qualifying Discovery Bank product.

What do you pay?

You don't pay any fees for the HealthyFood benefit apart from your monthly Vitality Health contributions, monthly Discovery Bank fees and Vitality Money premium.

What are your Vitality HealthyFood rewards?

As an eligible member, you can receive up to 25% back in Discovery Miles as Vitality Health rewards for HealthyFood purchases made through your primary partner retail channels and up to 10% back in Discovery Miles at your non-preferred partner retail channels. As a Vitality Money member with a qualifying Discovery Bank product, you can boost your Vitality HealthyFood rewards by an additional up to 50% at your primary partner retail channels. There are no boosted rewards at the non-preferred partner retail channels.

The primary partner retail channels are those that members select to receive the higher reward from the in-store and online partner retail channels: Checkers or Woolworths Food and Checkers Sixty60 or Woolworths online, Woolies app and Woolies Dash, respectively. Note that primary partner retail channels are referred to in this document as **"primary partners"**.

Additionally, you can earn up to 10% back in Discovery Miles on qualifying HealthyFood

purchases through your non-preferred partner retail channels. Note that your non-preferred partner retail channels are referred to in this document as **“secondary partners”**.

The rewards for your HealthyFood benefit will be paid to you at a rate of 10 Discovery Miles for every rand earned rounded up to the nearest whole Discovery Mile. Discovery Miles is Discovery’s one rewards currency that you can earn for getting healthy, driving well, and spending responsibly.

How do you activate the HealthyFood benefit?

As the main member, spouse, adult dependant and child dependant, 18 years or older, of an active Vitality Health membership with a qualifying Discovery Bank product with Vitality Money, you will each need to activate the HealthyFood benefit by following these simple steps:

Log in to your profile on the Discovery app or website. Navigate to the Vitality section and select Rewards. You can complete a quick activation that will activate all your HealthyLiving benefits (HealthyFood, HealthyCare, and HealthyBaby) at once. Alternatively, if you have already activated one of your other HealthyLiving benefits, you can choose to activate the remaining benefits separately at a later stage to start earning rewards if you do not have a partner rewards card at the time of activation.

- Choose your primary retail channels— online (Checkers Sixty60 or Woolworths Online, Woolies app and Woolies Dash) and in-store (Checkers or Woolworths Food). These can only be changed by the main member once in a rolling 12-month period. View the rules for changing your selected partner below.
- You will not be able to activate the HealthyFood benefit at Checkers if you do not have a Checkers Xtra Savings card.. You can get one in-store or order one through the Sixty60 app. Link your Checkers Xtra Savings card. to your ID on the [Checkers website](#) or the Sixty60 app.
- Once you have your Xtra Savings card., go to the Vitality HealthyFood benefit page on the Discovery website to link your Xtra Savings card. to activate the Checkers HealthyFood benefit. Make sure that your ID number is linked to your Checkers profile.
- You will not be able to activate the HealthyFood benefit at Woolworths if you do not have a Woolworths WRewards card. You can get a WRewards card instore or on the Woolworths website or app. Link your Woolworths WRewards card to your ID on the [Woolworths website](#).
- Once you have activated the HealthyFood benefit, you will receive an SMS confirming your activation.
- Make sure that your applicable HealthyFood partner rewards card (Checkers Xtra Savings card. or Woolworths WRewards card) is used when the sale is processed, or you will not get

the HealthyFood reward.

- Note that if you have already activated the HealthyFood benefit through your Vitality Health programme and you are using a previously linked card (namely Woolworths MySchool, MyVillage or MyPlanet cards) for your rewards at Woolworths, you may continue using the card until it is lost, misplaced, damaged or expired. You will need to get a new Woolworths WRewards card thereafter.

What are the rules for changing your primary partners?

You can select Checkers as either your primary in-store and online partner, or only as your primary in-store partner or only as your primary online partner if you have a Checkers Xtra Savings card. and your profile is linked to your ID. Alternatively, you can select Woolworths as your primary in-store and online partner, or only as your primary in-store partner or only as your primary online partner if you have a Woolworths WRewards card and your profile is linked to your ID.

- If the main member on a Vitality Health membership selects primary partners, the same primary partners will apply to the other adults on the same Vitality Health membership.
- If the main member, spouse, adult dependants or child dependants 18 years or older on the Vitality Health membership are primary accountholders of a qualifying Discovery Bank product, then they can also activate the HealthyFood benefit to earn rewards through the Vitality Money programme.
- When activating the HealthyFood benefit, if the primary member hasn't chosen the primary partners, either the spouse, adult dependant, or child dependant aged 18 or older on the Vitality Health membership can choose them. This choice will be based on who activated the HealthyFood benefit first.
- The main member on the Vitality Health policy has the right to override the primary HealthyFood partners selected by the spouse or dependants on their membership.
- Once the main member of the Vitality Health policy selects the HealthyFood primary partners, the spouse, adult dependant or child dependant 18 years or older cannot change the primary partners thereafter.
- Once you have activated the HealthyFood benefit, only the main member on the Vitality Health membership may change the primary partners once every rolling 12-month period from the date of activation and after that from the date of change.
- You begin earning rewards right away with your chosen primary and secondary partners as soon as you activate the HealthyFood benefit. However, if you change your primary and secondary partners, you will start earning rewards with your new selections from the 1st of the following month.

- The rules for changing partners apply separately to online and in-store primary partner changes.

Here is an example to illustrate this rule. In case of any discrepancy between the example and the benefit rules, the benefit rules will take effect.

Let's consider a family with a Vitality Health membership. In this case, Lesedi is the main member, and her son Banele is an adult dependant.

On 13 January 2025 Banele activates the HealthyFood benefit and chooses Woolworths Food as their primary in-store partner and Woolworths Online, Woolies app and Woolies Dash as the primary online partner. On 20 January 2025 Lesedi changes only the primary online partner to Checkers Sixty60. After this, she cannot change the online partner again until 20 January 2026, but she can still change the primary in-store partner at any time

How do you earn, increase and qualify for HealthyFood rewards?

All adults on the Vitality Health membership with a qualifying Discovery Bank product and Vitality Money need to activate the benefit on their own Vitality profiles to earn rewards. As a Vitality Health and Money member, your Vitality HealthyFood rewards are based on your engagement with the Vitality Health and Vitality Money programmes as well as your qualifying monthly spend on your Discovery Bank credit card. By activating the HealthyFood benefit, you will get up to 10% back at both primary in-store and primary online HealthyFood partners.

How do you engage with Vitality Health and Vitality Money to get up to 75% back?

Maximising your reward through Vitality Health:

To maximise your HealthyFood Vitality Health rewards, each adult 18 years or older on a Vitality membership who have activated the HealthyFood benefit will get their own personalised rewards percentages based on having completed their Vitality Age assessment **and** Vitality Health Check (or, where applicable, your Vitality Health Check for 65+) once every rolling 12 months. Rewards earned will contribute to your monthly rewards.

Do your [Vitality Age](#) and book your [Vitality Health Check](#). Where applicable, book your [Vitality Health Check for 65+](#). If you can't get to an accredited clinic, you can book your [Vitality Health Check at home](#).

Each adult on the Vitality Health and Vitality Money membership must complete both these health assessments once every rolling 12-months to earn up to 25% back at their primary partners and up to 10% back at their secondary partners on HealthyFood items through the Vitality Health programme.

Reward with the Vitality Health programme	What to do
Up to 10% back at primary partners	Activate the benefit.
Up to 25% back at your primary partners and up to 10% back at your secondary partners	As an adult 18 years or older on a Vitality membership that has activated the HealthyFood benefit and done your Vitality Age and completed your Vitality Health Check (or where applicable Vitality Health Check for 65+)

Rewards are determined on the last day of the month depending on the validity of both assessments and are locked in on the last day of the month for the month ahead. The reward level will only change from the start of the month, whereby it will increase following the completion of both assessments and will decrease following the expiry of one of the assessments.

Because each member is responsible for completing their assessments themselves, potentially some of the members on the same Vitality Health membership may have different reward levels, depending on the validity of their assessments.

Here is an example to illustrate this rule. In case of any discrepancy between the examples and the benefit rules, the benefit rules will take effect.

Using the same example of the family with a Vitality Health and Vitality membership, Lesedi is the main member and her husband, Banele, is covered as a spouse. Both have activated the HealthyFood benefit, and Checkers is the family's primary partner and Woolworths their secondary partner. Both Lesedi and Banele earn 10% back in rewards at Checkers and 0% at Woolworths for activating the HealthyFood benefit.

On 14 September 2024, Lesedi completes her Vitality Health Check assessment. The next day she completes her Vitality Age assessment. From 1 October 2024, Lesedi earns 25% back in rewards when she purchases HealthyFood items from Checkers and 10% back at Woolworths.

On 14 September 2025, Lesedi's Vitality Health Check expires, and her Vitality Age assessment expires on 15 September 2025. She does not repeat her assessments in September 2024, and from 1 October 2025 her reward level decreases to 10% at Checkers and 0% at Woolworths. She repeats both her assessments on 15 December 2025 and continues to earn a 10% reward only at Checkers until 1 January 2026, when her reward level increases to 25% back at Checkers and 10% at Woolworths and will remain as such until the assessments expire on 15 December 2026.

Banele completes both his Vitality Health Check and Vitality Age assessment on 10 October 2024, and from 1 November 2024 for the next 12 months, he earns 25% back in rewards at Checkers, and 10% at Woolworths. On 5 October 2026, before his assessments expire on 10 October 2025, he repeats both assessments, and from 1 November 2025, his reward level remains at 25% at Checkers

and 10% at Woolworths until end October 2026.

If you, as an adult, 18 years or older on a Vitality Health membership with an active HealthyFood benefit, complete either your Vitality Age or your Vitality Health Check (or where applicable, your Vitality Health Check for 65+), or one of the assessments expires or you complete a virtual Vitality Health Check instead of an in-person Vitality Health Check, you will get 10% back at your primary partners and 0% back at your secondary partners until both your Vitality Age and Vitality Health Check (or where applicable, your Vitality Health Check for 65+) assessments are valid. These assessments must still be valid on the last day of the calendar month prior to your monthly reward calculation. Your assessments are valid for a 12-month period. Find out how to maximise your rewards and if your assessments are valid on the [Discovery website](#).

Maximising your reward through Vitality Money

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

- Your Discovery Bank product type – see table below for a detailed explanation.
- Having activated Vitality Money, and your Vitality Money status.
- The accumulated qualifying monthly spend on your Discovery Bank credit card. This will be used to determine a spend level, which will include local and international straight and budget purchases made online and in-store using the qualifying Discovery Bank credit card, based on the date the transaction was made; however, only once the transactions have been banked by the merchants. It will also include any spend on secondary credit cards associated with your primary Discovery Bank credit card account.
- Note: The following transactions do not qualify towards your qualifying monthly spend:
 - Cash withdrawals
 - Traveller's cheque purchases
 - Electronic funds transfers
 - Payments made through online banking
 - Debit orders
 - Budget facility transfers
 - Gambling transactions
 - Health Banking transactions
 - Discovery Pay transactions

- Any transactions with a Discovery Bank debit card

Your Discovery Bank product must be in good standing as defined [here](#).

Maximum potential HealthyFood rewards by bank product type:

Qualifying Discovery Bank product	Vitality Health reward	Vitality Money reward	Total Vitality reward
Discovery Bank Gold Card Account	Up to 25%	+ Up to 15%	= Up to 40%
Discovery Bank Gold Suite		+ Up to 15%	= Up to 40%
Bank Platinum Card Account		+ Up to 25%	= Up to 50%
Discovery Bank Platinum Suite		+ Up to 25%	= Up to 50%
Discovery Bank Black Card Account		+ Up to 25%	= Up to 50%
Discovery Bank Black Suite		+ Up to 25%	= Up to 50%
Discovery Bank Purple Suite		+ Up to 50%	= Up to 75%

How do you earn rewards on your HealthyFood purchases?

- To earn rewards from the Vitality Health and Vitality Money programmes, you must use your linked Checkers Xtra savings or Woolworths WRewards cards, or both, as applicable, when paying for your transactions.
- If your applicable partner rewards card is not linked to your partner profile, you will not earn any HealthyFood rewards from that applicable partner.
- Use your linked partner reward card when making payment for your purchases in-store and online, your linked partner rewards cards will be used to apply the necessary rewards.
- When making Checkers purchases, you will earn Vitality rewards for purchases made through selected third-party apps and online services that are offered directly by Checkers, namely Checkers Sixty60.
- When making Woolworths purchases, you will earn Vitality rewards for purchases made through selected third-party apps and online services that are offered directly by Woolworths only, namely Woolworths Online, Woolies app and Woolies Dash.
- For all online and app transactions, the collection or delivery date will be the transaction date processed and not the date on which the order was placed.

Here is an example to illustrate this rule. In case of any discrepancy between the examples and the benefit rules, the benefit rules will take effect.

Lesedi places an order through Checkers Sixty60 at 21:00 on 31 August 2024. The next available slot to deliver her order is 08:00 on 1 September 2024. The transaction date Vitality will use to process her reward is 1 September 2024 and the rewards locked in for September will be applied.

- Provided that the main member on the Vitality Health membership has not revoked consent, the rewards for your portion of the Vitality Health HealthyFood benefit, together with your Vitality Money boosted reward, will be paid to you as Discovery Miles into your Discovery Miles account at a rate of 10 Discovery Miles per rand earned, rounded up to the nearest whole Discovery Mile, by the 15th of the following month.
- If you do not pay using your qualifying Discovery Bank credit card, you will only earn rewards on your HealthyFood spend from your Vitality Health programme and not the boosted HealthyFood reward from your Vitality Money programme.
- In addition, you will earn base Discovery Miles on your qualifying credit card spend throughout the month from purchases at HealthyFood partners once the transactions have cleared.
- Discovery Miles limits, terms and conditions apply.

What are the rules about the HealthyFood benefit?

- If you allow any other person to use your linked partner rewards card (Checkers Xtra savings or Woolworths WRewards cards), we reserve the right to cancel your HealthyFood benefit.
- The HealthyFood partner rewards cards (Checkers Xtra savings and Woolworths WRewards cards) are not credit, debit or guarantee cards. They are only used for allocating rewards on purchases at the HealthyFood partner stores.
- Please note that the HealthyFood benefit is only available at the following partner store types:
 - Checkers, Checkers Food, Checkers Hyper stores and Checkers Sixty60.
 - Woolworths Food, Woolworths Online, Woolies app and Woolies Dash.
- Any stores not mentioned above are excluded from the HealthyFood benefit. The excluded stores extend to, without limitation, Checkers Liquor, Shoprite, WCellar and Woolworths Foodstop stores at Engen garages.
- The HealthyFood benefit is for personal household use only.
- These terms and conditions may change at any time, and we will notify you of any changes

beforehand.

How much can you get back in rewards each month?

Vitality Health rewards

Your HealthyFood spend that you get rewarded on the Vitality Health programme is limited to the number of Vitality Health points that the membership has for the year to date. The starting point for working out your reward is the number of Vitality points that you have. Your reward is further subject to our payout rules detailed below.

The amount you can receive in Vitality Health rewards each month depends on your membership type. A single membership is one that includes only one member, known as the main member. In contrast, a family membership includes multiple members: the principal member, a spouse, adult dependants, and child dependants aged 18 years or older.

Your Vitality Health reward is based on the following:

- As a single member on a Vitality Health membership, you get rewarded on a maximum of R2,500 a month that you spend on HealthyFood items.
- As a family on a Vitality Health membership, you get rewarded on a maximum of R5,000 a month that you all spend on HealthyFood items.
- The process for calculating rewards for a family membership is that each qualifying person will contribute to the overall monthly cap on the membership.
- Transactions will be processed in the following order: first for the main member, followed by the spouse, adult dependants, and then child dependants 18 years or older.
- Among adult dependants and child dependants 18 years or older, priority is based on their membership join date. Transactions by these members who joined earlier take precedence.
- Each member's transactions will be prioritised first at their primary in-store partner, then primary online partner, followed by their secondary in-store partner, and finally their secondary online partner.
- Your reward calculation is based on the date we receive the transaction file from the partner. This may be different from the date on which you made the purchase.

Here is an example to illustrate this rule. In case of any discrepancy between the examples and the benefit rules, the benefit rules will take effect.

The family membership has Checkers as the primary in-store and online partner and Woolworths as the secondary partners

At the end of August, Lesedi's transactions will be processed as follows:

Transaction #1 2 August > Checkers

Transaction # 2 20 August > Checkers

Transaction # 3 15 August > Checkers Sixty60

Transaction #4 10 August > Woolworths Food

Transaction # 5 5 August > Woolworths Online, Woolies app and Woolies Dash

Next, Banele's transactions will be processed in the same order until the maximum value for the rewards calculated is reached (lesser of the year-to-date Vitality points or their HealthyFood spend limit, or the qualifying spend).

Vitality Money rewards

Your Vitality Money rewards are calculated independently of your Vitality Health rewards. The amount you can receive in Vitality Money rewards each month depends on your membership type. A single membership is one that includes the member with their own qualifying Discovery Bank product. In contrast, a family membership includes the principal member and the spouse each with a qualifying Discovery Bank product.

To earn your Vitality Money reward, make sure you pay for your purchases from Checkers and Woolworths using your qualifying Discovery Bank credit card.

Your Vitality Money reward is based on the following:

- The monthly qualifying spend limit for a family is R5,000 for both the main member and spouse that they collectively spend on HealthyFood items.
- Transactions will be processed in the following order: first for the main member and followed by the spouse, with each member's transactions prioritised first at their primary in-store partner, then primary online partner.
- The monthly qualifying spend limit for a single membership is R2,500.
- Your reward calculation is based on the date we receive the transaction file from the partner. This may be different to the date on which you made the purchase.
- Where there is one primary account holder of a qualifying Discovery Bank product, they will earn their boosted HealthyFood percentage from Vitality Money on a maximum of R2,500 per month that they spend on HealthyFood items when they pay for those HealthyFood purchases using their qualifying Discovery Bank credit card.
- When both the main member and spouse on the Vitality Health programme have a qualifying primary Discovery Bank credit card and use it to pay for HealthyFood purchases, they will earn their boosted Vitality Money HealthyFood percentage with Discovery Bank on a maximum of R5,000 per month that they collectively spend on HealthyFood items. The Vitality Health main member's HealthyFood spend is always rewarded first, and if this is below the R5,000 limit, then the HealthyFood purchases made by the spouse on the same Vitality Health policy are included in the reward.

Members will receive their combined share of rewards from both the Vitality Health and Vitality

Money programmes as Discovery Miles allocated into their own Discovery Miles Account by the 15th of the following month, provided that the main member on the Vitality Health programme has not revoked consent for this to occur.

How are your rewards calculated?

You will see two HealthyFood reward percentages in your Discovery Bank app: your current month's earned reward percentage as well as your dynamic reward percentage for the next month. These reward percentages are a combination of your Vitality Health and Vitality Money reward percentages.

Your dynamic reward percentage on the last day of the current month will become your earned percentage from the first day of the next month.

Your current month's earned reward percentage is the rate at which you will earn rewards on qualifying HealthyFood purchases made in the current calendar month. This lets you make informed HealthyFood purchase decisions.

Note that your earned percentage may change on the first few days of the month if there are still pending credit card transactions clearing from the previous month. These are transactions that say 'Pending' in your credit card transaction list in the Discovery Bank app.

You will be able to monitor your dynamic reward percentage in the Discovery Bank app and control your next month's reward by improving your Vitality Money status, completing your Vitality Health assessments, or increasing your monthly qualifying Discovery Bank credit card spend.

The Vitality Health reward you get is based on the number of Vitality points that you have as well as the amount that you spend on HealthyFood at the partner stores. The starting point for working out your reward is the number of Vitality points that you have.

A further explanation:

Your reward calculation is based on the lesser of the following three values:

1. Year-to-date Vitality points
 2. HealthyFood spend limit, or
 3. Qualifying spend.
- The applicable reward percentage will be applied to the lowest value among these to determine your final reward.
 - We express the points as a rand amount, to which the reward percentage will apply.

- Here are examples to illustrate this rule. In case of any discrepancy between the examples and the benefit rules, the benefit rules will take effect.
- Using a single membership as an example: If your year-to-date Vitality points total 1,000, we will convert the points into a rand amount, in this case of R1,000. Your HealthyFood spend limit is R2,500 and your qualifying spend is R3,000, the rewards percentage will be applied to the R1,000 value for the reward calculation, as it is the lesser of the Year-to-date points, HealthyFood spend limit, or the qualifying spend
- Using a family membership as an example: If your year-to-date Vitality points amount to 7,000, we will convert the points into a rand amount, in this case of R7,000. Your HealthyFood spend limit is R5,000, and your qualifying spend is R6,000, the reward percentage will be applied to the R5,000 for the reward calculation.
- Your rewards will be based on qualifying HealthyFood purchases made during the current calendar month, based on your earned reward percentage, and will be allocated to you in the first two weeks of the following month.
- Your current month's earned percentage is based on:
 - The validity of your Vitality Health assessments as at the last day of the previous calendar month;
 - The Discovery Bank products you hold as at the last day of the previous calendar month;
 - Your Vitality Money status as at the last day of the previous calendar month;
 - Your accumulated monthly qualifying spend on your Discovery Bank credit card for the previous calendar month.
 - Your dynamic reward percentage for next month changes throughout the current month based on:
 - The completion status of your Vitality Health assessments;
 - The Discovery Bank products you hold;
 - Your current Vitality Money status; and
 - Your accumulated qualifying monthly spend on your Discovery Bank credit card.
 - You will be able to see your current month's earned reward percentage in the Discovery app, Discovery Bank app and on the Discovery website.

[See the rewards percentages guide](#) applicable to your Discovery Bank credit card colour to view the HealthyFood earn rate calculation tables.

How and when are your rewards paid?

- A HealthyFood reward will be paid out to you every monthly reward payout cycle.
- Your monthly reward cycle has been aligned to a calendar month cycle.
- Rewards will be allocated by the 15th of the following calendar month for transactions made in the current calendar month.
- Your HealthyFood rewards will be allocated to you in Discovery Miles and paid into your Discovery Miles Account.
- Any delayed Discovery Miles allocations do not earn interest.
- When shopping at your HealthyFood partner, you will immediately see the base Discovery Miles earned in your Discovery Miles Account on the Discovery Bank app once the transaction has cleared. The Discovery Miles earned through the HealthyFood benefit will be earned cumulatively and allocated into your Discovery Miles Account as a single allocation during your monthly reward cycle.
- Your memberships on the Vitality Health and Vitality Money programmes need to be active at time of allocation to still be eligible for your HealthyFood reward.
- If we receive a late transaction (within 12 months from the date of the transaction), we will calculate the late transaction in the month in which we received it. In the late transaction calculation, we will consider the limits that should have been applied in the month in which the transaction first occurred.
- If you earned rewards from HealthyFood purchases before 31 August 2024, but your banking details were invalid, your reward will be held in reserve until you update your details. Once your details are updated, you will receive the reward as cashback in your rewards account. Please note that you must update your details within 12 months of the purchase to avoid forfeiting the reward.
- We do not generally send reward statements. If you need a statement, please contact Vitality to request one.

Here is an example to illustrate this rule. In case of any discrepancy between the examples and the benefit rules, the benefit rules will take effect.

- Using the same example of the family with a Vitality Health membership, Lesedi is the main member of the membership and her husband, Banele, is covered as a spouse. Both have activated the HealthyFood benefit, and Checkers is the family's primary partner and Woolworths the secondary partner.

	Vitality Health rewards for October 2024	Vitality Money rewards for October 2024
Lesedi's reward level as of 30 September 2024	25% back at primary partners 10% back at secondary partners	25% back at primary partners As a result of monthly spend of R42,000 and Diamond Vitality Money status and a Discovery Black Suite Bank product
Banele's reward level as of 30 September 2024	10% back at primary partners 0% back at secondary partners	7.5% back at primary partners As a result of monthly spend of R8,500 and Gold Vitality Money status
Vitality points the family has earned by 31 October 2024	3,000	N/A
Amount spent by Lesedi in October on HealthyFood items at the family's primary partners	R2,000	R2,000
Amount spent by Lesedi in October on HealthyFood items at the family's secondary partners	R2,000	R2,000
Amount spent by Banele in October on HealthyFood items at the family's primary partners	R1,000	R1,000
Amount spent by Banele in October on HealthyFood items at the family's secondary partners	R1,000	R1,000
Total amount spent by the family on HealthyFood items in October	R6,000	R6,000

HealthyFood spend limit per month	R5,000	R5,000
Amount that the reward will be based on	R3,000 Vitality points are the lowest of the 3 values	R5,000 Lower of the HealthyFood spend and the family policy spend limit
Reward based on Lesedi's spend	Primary partners: $R2,000 \times 25\% = R500$ Secondary partners: $R1,000 \times 10\% = R100$	Primary partners: $R2,000 \times 25\% = R500$ Secondary partners: $R2,000 \times 0\% = R0$
Reward based on Banele's spend	Primary partners: R0 Secondary partners: R0	Primary partners: $R1,000 \times 7.5\% = R75$
Total reward earned by Lesedi for October	Vitality Health: $R500 + R100 = R600 \times D10 = D6,00$ Vitality Money: $R500 + R0 = R500 \times D10 = D5,000$ On 15 th November D11,000 will be paid into Lesedi's Discovery Miles Account	
Total Vitality Health reward earned by Banele for October	Vitality Health: $R0 = D0$ Vitality Money: $R75 \times D10 = D750$ On 15 th November D750 will be paid into Banele's Discovery Miles Account	

Another example to illustrate how rewards earned and paid the following month:

	Vitality Health rewards for November 2024	Vitality Money rewards for November 2024
Lesedi's reward level as of 31 October 2024	25% back at primary partners 10% back at secondary	25% back at primary partners As a result of monthly spend of R42,000 and Diamond Vitality Money status and

	partners	a Discovery Black Suite Bank product
Banele's reward level as of 31 October 2024	25% back at primary partners 10% back at secondary partners	15% back at primary partners As a result of monthly spend of R21,750 and Gold Vitality Money status
Vitality points the family has earned by 31 October 2024	7,000	N/A
Amount spent by Lesedi in November on HealthyFood items at the family's primary partners	R2,000	R2,000
Amount spent by Lesedi in November on HealthyFood items at the family's secondary partners	R2,000	R2,000
Amount spent by Banele in November on HealthyFood items at the family's primary partners	R500	R500
Amount spent by Banele in November on HealthyFood items at the family's secondary partners	R350	R350
Total amount spent by the family on HealthyFood items in November	$R2,000 + R2,000 + R500 + R350 = R4,850$	R4,850
HealthyFood spend limit per month	R5,000	R5,000
Amount that the reward will be based on	R4,850 Total spend on HealthyFood items is lowest of the 3 values	R4,850 Total spend on HealthyFood items is lower than family policy spend limit)

Reward based on Lesedi's spend	Primary partners: R2,000 x 25% = R500 Secondary partners: R2,000 x 10% = R200	Primary partners: R2,000 x 25% = R500 Secondary partners: R2,000 x 0% = R0
Reward based on Banele's spend	Primary partners: R500 x 25% = R125 Secondary partners: R350 x 10% = R35	Primary partners: R500 x 15% = R75 Secondary partners: R350 x 0% = R0
Total reward earned by Lesedi for October	R500 + R200 + R500 + R0 = R1,200 x D10 = D12,000 On 15 th November D12,000 will be paid into Lesedi's Discovery Miles Account	
Total Vitality Health reward earned by Banele for October	Vitality Health: R125 + R35 + R75 + R0 = R235 x D10 = D2,350 On 15 th November D2,350 will be paid into Banele's Discovery Miles Account Note: If Lesedi revokes consent then Banele's Vitality Health reward of R125 + R35 = R160 x D10 = D1,600 will also be paid into her Discovery Miles Account and Banele will receive no Vitality Health reward and only his Vitality Money reward of R75 = D750.	

How do you earn Vitality Health points for purchasing HealthyFood?

The Vitality points you earn for purchasing HealthyFood items are based on the following:

- You can earn 20 Vitality points for every HealthyFood item that you buy at Checkers and Woolworths.
- We will deduct 20 points for every unhealthy item that you buy.
- You will never accumulate a negative point value from a transaction, and the least number of points that you can earn from a transaction is zero.
- Each membership can earn a maximum of 1,000 Vitality points from HealthyFood purchases per month, up to a total of 12,000 per year.
- Vitality points from HealthyFood purchases accumulate towards the membership's total.
- The allocation of points to members on a family membership follows the same process used for processing transactions to calculate rewards:

- Vitality points earned will be allocated to members starting with the main member and followed by the spouse, adult dependants, and child dependants 18 years or older.

Here is an example to illustrate this rule. In case of any discrepancy between the examples and the benefit rules, the benefit rules will take effect.

An example to explain the rule regarding how to earn Vitality Health points for purchasing HealthyFood:

Lesedi purchased one bag of apples, which is a HealthyFood item, and earns 20 points. During the same shop she purchased a slab of chocolate and two packets of chips, which are three unhealthy items which accumulate to 60 negative points.

She also purchased a loaf of white bread, which is a neutral item, contributing 0 points. The total Vitality points earned for this transaction is 0.

How do we classify HealthyFood items?

We apply selection criteria to each food group and segment foods into three categories, with qualifying healthy foods earning rewards and unhealthy foods resulting in a penalty.

- **Healthy foods qualify for HealthyFood rewards** because they include a variety of whole or minimally processed foods that are nutrient dense, meaning they are rich in vitamins, minerals and other nutrients important to our health.
- **Neutral foods do not earn HealthyFood rewards** or incur penalties when purchased. However, their role in a healthy eating pattern depends on individual factors like age and physical activity levels.
- **Unhealthy foods result in a penalty when purchased** as they are high in salt, added sugars and saturated fats. Regular consumption of these foods can contribute to weight gain and increase the risk of chronic conditions, such as type 2 diabetes, heart disease and cancer. Examples include processed snacks, sugary drinks (including fruit juice) and food, salty foods (snacks, seasoning, spreads), and processed meats (bacon, sausages).

View [Checkers HealthyFood catalogue](#)

View [Woolworths HealthyFood catalogue](#)

- Products listed in these catalogues can change at any time.
- Look out for the Vitality HealthyFood stamp on shelf labels in-store and the logo online to identify HealthyFood items, and all HealthyFood items are identified as "VIT" or "V" on your in-store till slip.
- The HealthyFood items listed in the Checkers and Woolworths HealthyFood catalogues will

always take precedence over the information provided on in-store shelf labels, online logos and on your in-store till slip.

- Products listed in the catalogues are subject to seasonal and supplier availability and may only be available at certain Checkers and Woolworths stores.
- Vitality bases its HealthyFood principles on the most current policies and guidelines from local and international bodies. The product selection process for the HealthyFood benefit is constantly under review and subject to change, considering scientific and industry developments.

How do you query your reward?

Contact us if you have any queries on 0860 99 88 77.

Chat to us on [WhatsApp](#). Alternatively, you can chat to a Vitality agent 24/7 through Ask Discovery on the website or Discovery app. Look out for the pink chat icon and tap to start chatting.

Register for Ask Discovery on WhatsApp. If you have already registered, scan this QR code to start chatting:



To query your reward, you need to keep your valid receipts for 60 (sixty) working days after purchase. This is to verify your purchases so that Vitality can award the appropriate rewards for your qualifying purchases.

The following would invalidate your receipt and do not qualify you for rewards:

- Receipts that have been altered, photoshopped or photocopied
- Receipts created by a partner employee for purchases you did not buy
- Blank images with no receipts in view
- Receipts that are unclear or have blurry images
- Receipts that are missing information, such as the partner's name and loyalty card number. We require a full receipt with all information (no information must be cut off or missing from the receipt)
- Receipts submitted for the incorrect partner. This is when the receipt you submit does not match the selected partner or is not from a partner associated with the benefit
- We will not accept a bank statement in place of a receipt.

What tax is there on rewards?

You might 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 in this regard. 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.

How do you end this benefit?

Vitality Health membership

If your Vitality Health membership ends or you downgrade to a Vitality membership that does not qualify for the HealthyFood benefit, you will no longer have access to the HealthyFood benefit to earn and receive the Vitality Health portion of your HealthyFood rewards.

You will still receive the applicable Vitality Money portion of your HealthyFood reward, provided that your qualifying Discovery Bank products are still active. However, the reward percentage you are eligible for might change. The [following rules](#) will apply.

Vitality Money membership

If you close your qualifying Discovery Bank Card Account or Discovery Bank Suite and end your Vitality Money membership or downgrade to a Discovery Bank product that does not qualify for the Vitality Money HealthyFood benefit, you will no longer receive the Vitality Money portion of your HealthyFood benefit.

You will still receive the Vitality Health portion of your HealthyFood benefit, provided that you still have an active Vitality Health membership and you have given us your cash back bank account details.

The [following rules](#) will apply.

Vitality Health and Vitality Money memberships

If both your Vitality Health and your qualifying Discovery Bank Card Account or Discovery Bank Suite and Vitality Money memberships end or you downgrade to a Vitality Health membership or Discovery Bank product that does not qualify for the HealthyFood benefit, you may no longer use the HealthyFood benefit and will no longer receive HealthyFood rewards.

Do you want to stay in touch and ask questions?

If you have any questions or need more information about the Vitality HealthyFood benefit, visit the Vitality HealthyFood Help page and refer to the contact details above.

Acceptance of benefit terms and conditions

By activating the HealthyFood benefit, you agree to the limits, terms and conditions set out in this benefit guide.

Third-party consent when activating any Vitality benefit

You acknowledge that by activating the HealthyFood benefit and continuing to use the HealthyFood benefit, you agree and consent to Discovery Vitality (Pty) Limited, their authorised partner network and third parties associated with the benefit sharing your payment and personal information (including ID number) as well as total transaction data, in accordance with the Discovery Vitality Main Rules and privacy statement. This will be used for the following purposes:

1. To manage the HealthyFood benefit.
2. To assess and make recommendations for improvements to the HealthyFood benefit based on purchase data.
3. To allow retail partners associated with the HealthyFood benefit to reach out to you with offers and promotions, helping you to maximise your HealthyFood benefit.

Refer to the [Vitality Main Rules](#) and [Vitality's privacy statement](#) for further details.

If, for any reason, there is a conflict between rules in this benefit guide and the [Vitality main rules for Discovery Bank clients with Vitality Money](#) or the [Vitality Main Rules](#), the Vitality main rules for Discovery Bank clients with Vitality Money and 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

Follow Discovery Vitality on   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.

Last updated September 2024