



Get
Oura Ring 4.
Sleep well.
Get *rewarded.*

Fully fund your Oura Ring 4. Exclusive to Discovery Vitality and Discovery Bank clients.

Up to the price of black and silver finishes when achieving Vitality sleep goals. Discovery Bank. Auth FSP. Discovery Vitality (Pty) Ltd. Limits, Ts&Cs apply.

Oura Ring 4 benefit guide

Start your journey to better sleep with Oura Ring 4. Available to qualifying Discovery Vitality members who also hold a qualifying Discovery Bank product.

You can choose between these two options:

- Fully fund select styles of Oura Ring 4 by achieving your weekly sleep goals through Vitality Sleep Rewards
- Get a discount of up to 25% on select styles of Oura Ring 4.

Don't have a qualifying Discovery Bank Account? [Upgrade to Discovery Bank](#) today and enjoy boosted Vitality rewards for managing your money well.

Fully funded Oura Ring 4 benefit

Who may use the fully funded Oura Ring 4 benefit?

You will be able to fully fund select styles of Oura Ring 4, including a 24-month Oura Membership, dependent on the defined benefit limits. To do this, you must consistently meet your Vitality Sleep Reward goals over a benefit period of 24 months and comply with the activation and credit requirements outlined below.

- The Oura App is supported by iOS devices running Apple iOS 15 and higher (including iPad), and Android devices running Android 9 and higher with Google Play services. Your device must support Bluetooth 4.0. If your device does not meet these

specifications or you change your phone during the benefit period, you will remain responsible for all monthly penalty amounts.

- You must activate Vitality Sleep Rewards yourself for Discovery Vitality to cover the monthly penalty amounts. If you haven't activated it yet, start by downloading the latest version of the Discovery app and accessing Vitality Sleep Rewards. As a special introductory offer: To support you, we're covering the cost for your first few months on the benefit to help you track your sleep and improve your sleeping habits. We'll let you know one month before your first penalty payment is due.
- As the member, you are responsible for the activation of Vitality Sleep Rewards and connecting your Oura Ring to Vitality, this includes:
 - Downloading and updating the Discovery app
 - Registering and activating the Vitality Sleep Rewards benefit
 - Ensuring your Oura Ring 4 is correctly linked to Vitality through Apple Health or Health Connect
 - Maintaining app permissions for ongoing data sharing.
- Discovery Vitality will not be responsible if you fail to activate or maintain Vitality Sleep Rewards or if your device settings or permissions prevent sleep data from being shared. In such cases, we will deduct your monthly penalty amounts in full.
- Members who are unable to achieve goals due to medical or travel reasons may send in a request for review. Discovery Vitality may, at its discretion, suspend or adjust monthly penalty amounts.
- You must be a main member, spouse, adult dependant or child dependant aged 18 years or older on Vitality Premium.
- You must be a Discovery Bank primary cardholder and have a qualifying Discovery Bank product with Vitality Money. Qualifying Discovery Bank products include:
 - A Discovery Bank Gold, Platinum, Black, Purple or Purple Wealth Suite Account.
 - A Discovery Bank Gold, Platinum, or Black Credit Card Account.
- The following requirements are waived as part of a special introductory offer:
 - You need to have a minimum spend of R3,000 using the qualifying Discovery Bank credit card in the month before activation. View the [qualifying spend criteria](#).
 - New Discovery Bank clients are required to have transacted with their credit card for three months to be eligible to activate the fully funded Oura Ring 4 benefit.

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- You must maintain a minimum credit limit of R15,000, with an available balance of at least R5,000 at the point of activation and after payment of the activation fee.
- Clients must pay a non-refundable activation fee of R999 to activate the benefit.
- You need to pay the **non-refundable activation fee of R999** using your qualifying Discovery Bank card. We will only pay back or credit the non-refundable activation fee if your device is defective, out of stock or if the activation cannot be completed due to Discovery Vitality's fault.
- Your Discovery Bank product must be in good standing as defined in the [Discovery Bank Account terms and conditions](#):

Good standing means that none of your Discovery Bank accounts and credit facilities are overdrawn, in arrears, in default, or subject to any legal process with Discovery Bank – including being under debt counselling, administration or sequestration and keeping your KYC (verification information) or AML (anti-money-laundering) information up to date.

- Members can only have one fully funded benefit active at a time. This includes the Apple Watch, Garmin and Oura Ring 4 fully funded benefits.

You do not qualify to activate the fully funded Oura Ring 4 benefit if any of the following apply:

- You previously had any of the fully funded benefits (Apple Watch, Garmin or Oura Ring) with a status of 'paid-up collections', meaning that Vitality was unable to collect outstanding penalties on single and double billing for two consecutive months.
- You previously had any of the fully funded benefits but handed in the device before the original contract period had ended (that is, where permission had been granted by Discovery Vitality to end the contract before the 24-month billing cycle period had ended). You will not be able to activate a new benefit until the previous benefit's 24-month benefit period ends.
- You have previously been handed over to an external debt collection agency due to outstanding penalties on any of the fully funded benefits.
- You previously had any of the fully funded benefits where Vitality was unable to collect penalties owed on at least three occasions, due to insufficient funds, the credit card being in arrears or the credit card having been closed.
- You previously had any of the fully funded benefits and still owe a balance amount.

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What you pay

- The fully funded Oura Ring 4 benefit runs for a 24-month benefit period.
- The fully funded Oura Ring 4 benefit applies to the cost of the Black and Silver finishes, including a 24-month Oura Membership.
- If you choose a higher-priced finish, you will need to pay the difference.
- Oura Ring 4 prices can change, and the latest price will be shown to you when activating the benefit. If prices change after you activate your benefit, your payments will remain based on the price confirmed at activation. Discovery will give at least 30 days' notice of any price changes that affect new activations.
- You will need to pay a non-refundable activation fee of R999 using your qualifying Discovery Bank Suite or Discovery Bank Credit Card when you activate the benefit.
- Your activation fee is only valid for 90 days from the date of issue. After 90 days, if you have not selected a ring size and finish, your activation fee will expire and will not be refunded. You will then need to activate the benefit again for an additional R999 non-refundable activation fee.
- If you activate this benefit, you warrant that you will endeavour to meet all your weekly Vitality Sleep Rewards goals each month for 24 months.
- After the initial campaign period, Discovery Vitality will fund your Oura Ring 4 penalty amount in full if you achieve all your weekly Vitality Sleep Rewards goals for 24 months. If you don't meet your Vitality Sleep Rewards goals in a particular month or if you have not activated Vitality Sleep Rewards, Discovery Vitality will deduct your monthly penalty amount from your qualifying Discovery Bank Suite or Discovery Bank Credit Card for that month, which is calculated as a percentage of the retail price at the time of collection (pricing can change).
- Here is how we calculate the penalty amount:
 - 4+ sleep goals achieved in the month – 0% penalty amount (Discovery Vitality covers full cost)
 - 3 sleep goals achieved in the month – 50% penalty amount (you pay half and Discovery Vitality funds the rest)
 - 1-2 sleep goals achieved in the month – 75% penalty amount (you pay three-quarters)
 - 0 sleep goals achieved in the month, or Vitality Sleep Rewards not activated – 100% penalty amount (you pay the full amount)

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Note: Penalties are based on the retail price at activation, divided into 24 monthly instalments.

- If you are unable to achieve your Vitality Sleep Rewards goals because of illness, travel needs or any other factors, you will still be liable to pay the monthly penalty amount. You may submit a request for review if circumstances are exceptional, such as hospitalisation, long-term illness or maternity. Discovery Vitality may, at its discretion, waive or reduce penalty amounts.
- By activating the fully funded Oura Ring 4 benefit, you give Discovery Vitality permission to deduct monthly penalty amounts from your qualifying Discovery Bank Suite or Discovery Bank Credit Card.
- Discovery Vitality may deduct the applicable monthly penalty amount from your Discovery Bank Account. If you have multiple Discovery Bank accounts, the account chosen will be based on the following priority:
 1. Primary cardholder - credit card account
 2. Primary cardholder - transaction account

If you have more than one account in the highest priority category at the point of the first penalty calculation, we will use the one that has the most spend in the previous month and that account will be used going forward.

- You can contact Vitality to change the account that we must debit.
- We will start calculating your weekly sleep goals from the first full month after you receive your Oura Ring 4. For example: If you successfully activate and receive your Oura Ring 4 in May 2026, your first month for sleep goal calculation will be June 2026. This means that your first billing will go off on 10 July 2026, once you have completed your first goal cycle.
- As a special introductory offer: We know good sleeping habits are not always easy. So, to support you, we're covering the cost for your first few months on the benefit to help you track your sleep and improve your sleeping habits. We'll let you know one month before your first penalty payment is due. During this special offer period, you're encouraged to build healthy sleep habits and track your progress using Oura Ring 4.

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Examples – illustrative values

Sarah is a Vitality Premium member with a Discovery Bank Black Credit Card Account and qualifies for the fully funded Oura Ring 4 benefit. She chooses the Rose Gold Oura Ring 4 for R12,997 (including the 24-month Oura Membership), pays the activation fee and activates the benefit. The benefit applies to the cost of R9,997 and the monthly repayment is R417. She pays the additional R3,000 upfront due to selecting a different finish.

The benefit applies to R9,997 and the maximum monthly penalty amount is R417. In the first month, she achieves all four of her sleep goals and the monthly penalty amount R417 is fully funded by Vitality. In the second month, she only achieves three of her sleep goals and pays a penalty amount of $50\% \times R417 = R209$. Vitality funds the remaining R208 for the second month. In the third month, she achieves none of her sleep goals and pays a penalty amount of $100\% \times R417 = R417$. Vitality funds none of the penalty amount for the third month.

Adjustment of weekly Vitality Sleep Rewards goals

It is important to note that the weekly Vitality Sleep Rewards goals are dynamic, and they adjust upwards and downwards based on your behaviour and goal achievement. This is to gradually encourage you to improve your sleep or to keep you motivated and engaged at the current level or a lower level should that be more appropriate based on your sleep habits. Discovery Vitality will notify you in the Discovery app if your sleep goals change. Adjustments will be reasonable, incremental, and based on objective sleep data.

Transfers or gifts

- The fully funded Oura Ring 4 benefit **cannot be transferred** to another member once it has been activated. You remain the person responsible for all penalty amounts, regardless of who uses the device.
- If you give your Oura Ring 4 to someone else as a gift, your personal Vitality Sleep Rewards goals will still be used for this benefit. This means that if you don't meet your commitment to achieve all your weekly Vitality Sleep Rewards goals for 24 months, your qualifying Discovery Bank Suite or Discovery Bank Credit Card will be deducted monthly, as applicable.

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Ending the benefit, downgrades and re-instatements

- We will cancel the fully funded Oura Ring 4 benefit if any of the following apply. On cancellation, you will be responsible for the full amount owing.
 - You cancel the fully funded Oura Ring 4 benefit, your qualifying Vitality Health membership, your Vitality Sleep Rewards benefit or your qualifying Discovery Bank account.
 - You downgrade your Vitality Health membership or Discovery Bank Account to one that does not qualify for the fully funded Oura Ring 4 benefit.
 - You reduce the credit card limit on your Discovery Bank Account to an amount that is lower than the required limit.
 - Your Discovery Bank Account is no longer in good standing.
- If you cancel your Oura Ring 4 deductions, you are still responsible for the full remaining cost and you cannot claim back any amounts that have already been deducted.
- If you would like to activate a new fully funded Oura Ring 4 benefit, you will have to do so at least 24 hours after your current benefit ends.
- If you default on any monthly penalty amounts:
 - We may cancel your benefit
 - You will be responsible for the full remaining cost of Oura Ring 4
 - You cannot return Oura Ring 4 to Discovery Vitality
 - Default interest may be applied to any unpaid amounts.
- For any queries or complaints relating to the fully funded Oura Ring 4 benefit, please contact Discovery Vitality on 0860 99 88 77.

Oura Membership renewal

- Your 24-month Oura Membership is included in the fully funded Oura Ring 4 benefit.
- After 24 months, you'll be prompted to renew your membership at the standard monthly rate.
- You can manage your Oura Membership in the Oura App through your account settings.

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A discount of up to 25% on Oura Ring 4

Who may use the discount of up to 25% on select styles of Oura Ring 4?

Qualifying members get a discount of up to 25% on select styles of Oura Ring 4, including a 12-month Oura Membership, depending on the benefit limits defined in the following section.

- The Oura App is supported by iOS devices running Apple iOS 15 and higher (including iPad), and Android devices running Android 9 and higher with Google Play services. Your device must support Bluetooth 4.0.
- You need to have Vitality Sleep Rewards activated. If you haven't activated it yet, start by downloading the latest version of the Discovery app and accessing Vitality Sleep Rewards.
- You must be a main member, spouse, adult dependant or child aged 18 years or older on Vitality Premium, Vitality Active or Vitality through Personal Health Pathways.
- You must be a Discovery Bank primary cardholder and have a qualifying Discovery Bank product with Vitality Money. Qualifying Discovery Bank products include:
 - A Discovery Bank Gold, Platinum, Black, Purple or Purple Wealth Suite Account
 - A Discovery Bank Gold, Platinum, or Black Credit Card Account
 - A Discovery Bank Gold, Platinum or Black Transaction account with bundled fees
 - A Discovery Bank Gold, Platinum, or Black Transaction account with Pay-as-you-transact fees
 - The Discovery Account.
- Your Discovery Bank product must be in good standing as defined in the [Discovery Bank Account terms and conditions](#):

good standing means that none of your Discovery Bank accounts and credit facilities are overdrawn, in arrears, in default, or subject to any legal process with Discovery Bank – including being under debt counselling, administration or sequestration and keeping your KYC (verification information) or AML (anti-money-laundering) information up to date.
- You need to pay the Oura Ring sizing kit fee of R100 using your qualifying Discovery Bank card, and this fee will be deducted from the final cost of the device.
- This benefit is at an entity-level and based on your engagement with the Vitality programme.

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- Your discount will be calculated as follows:
 - 10% base discount for qualifying Vitality members who have activated Vitality Sleep Rewards
 - 15% additional discount (25% total) for qualifying Vitality Premium and Vitality Active members who have completed a Vitality Health Check and Vitality Age assessment in the previous rolling 12 months.

As a special introductory offer, your discount will be 25%. We'll let you know one month before your first penalty payment is due.

What you pay

- The discount of up to 25% on select styles of Oura Ring 4 benefit applies to the cost of the Black- and Silver-finish rings and includes a 12-month Oura Membership.
- Oura Ring 4 prices can change, and the latest price will be shown to you when activating the benefit.
- You will need to pay a R100 Oura Ring sizing kit fee using your qualifying Discovery Bank card when you activate the benefit. This will be deducted from the final cost.
- As an introductory special offer, all members will receive the full 25% discount. We'll let you know one month before your first penalty payment is due.
- The discount levels are summarised in the table below.

Vitality plan	Max
Vitality Premium	25%
Vitality Active	25%
Vitality through Personal Health Pathways	10%

Example – illustrative values

John is an existing Vitality Premium member who has completed his Vitality Health Check (VHC) and Vitality Age assessment (VA) in the past 12 months and so qualifies for the 25% discount. He activates the benefit and chooses the Brushed Silver ring finish which costs R9,498 including a 12-month Oura Membership. The discount applies to the base cost of R8,598 and so John receives a discount of $25\% \times R8,598 = R2,150$. He pays the remaining $R9,498 - R2,150 = R7,348$ and receives his Oura Ring 4.

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Oura Membership renewal

- Your 12-month Oura Membership is included in the up to 25% discount off on select styles of Oura Ring 4 benefit.
- After 12 months, you'll be prompted to renew your membership at the standard monthly rate.
- You can manage your Oura Membership in the Oura App via your account settings.

Returns and exchanges

Within 7 days of receiving Oura Ring 4

Within 7 days of receiving your device, you may return or exchange your device at no additional cost to you. This right is in addition to your statutory rights under the Consumer Protection Act, which allow you to return defective goods within six months.

In the case of returning the device:

- The non-refundable activation fee of R999 for the fully funded Oura Ring 4 benefit will not be refunded. However, if the device is defective, delivered incorrectly or cannot be activated due to Discovery's fault, we will refund the activation fee within 30 calendar days.
- If you activated the fully funded Oura Ring 4 benefit and chose a more expensive finish, then we will refund the full top-up amount to you within 15 working days.
- If you purchased the device on the discount of up to 25% on Oura Ring 4 benefit, then we will refund the full discounted amount to you within 15 working days, including any additional amounts due to selecting a more expensive finish.

In the case of exchanging the device:

- You may only exchange the device for either a different finish or different size **once** in the initial seven-day period.
- In the case of exchanging the device for a different finish within the same price category, there will be no additional costs to you.
- In the case of exchanging the device for a lower-priced finish, you will receive a partial refund for the additional amount paid within 15 days.
- In the case of exchanging the device for a higher-priced finish:

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- Your benefit, either fully funded or 25% off, will be cancelled and any additional amount(s) paid will be refunded within 15 days.
- Once the initial benefit has been successfully cancelled you will be able to return and reactivate the benefit, selecting the preferred finish.
- Vitality will communicate the process in detail and inform you when you can reactivate the benefit.
- Penalties will apply in the case of exchanging due to an incorrect size selected without using the ring sizer correctly for 24 hours.

More than seven days after receiving Oura Ring 4

- You may no longer return or exchange your Oura Ring 4 more than seven days after receiving it. This does not affect your legal rights to return a defective device within six months under the CPA.
- If you activated the fully funded Oura Ring 4 benefit and want to change to a different Oura Ring (either a different finish or a different size), or activate a different fully funded benefit (either Apple Watch or Garmin), you will need to cancel your benefit and settle the cost owing on the existing fully funded Oura Ring 4 benefit before you can activate another fully funded benefit. You will need to contact Discovery Vitality directly to do so.

Faulty device or incorrect deliveries

- If the incorrect device was delivered to you, please contact Discovery Vitality on 0860 99 88 77 and select option 2.
- If your device has a defect, such as issues with battery or software, please [contact Oura directly](#).
- Please refer to the Oura warranty and Oura terms of use for additional information relating to returns or replacements.

Sharing of information and acceptance of terms and conditions

- When you activate the fully funded Oura Ring 4 or get a discount of up to 25% benefits, you agree to the terms and conditions set out in this document and consent to Discovery Vitality, Discovery Bank and iStore in South Africa processing and sharing your personal information to administer the benefit. To view a full list of our Privacy terms and conditions, see [our Privacy page](#).

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- You also agree that Discovery Vitality can use your email address on record to send all legal communication. It is your responsibility to make sure your contact details are fully updated with Discovery. You can view and edit these details by logging in to <https://www.discovery.co.za/portal/> .
- You also agree to the [Oura terms of use](#).
- If, for any reason, there is a conflict between rules in this benefit guide and the [Vitality Main Rules](#) – the Vitality Main Rules will always apply.

Link Oura Ring 4 to Discovery Vitality

- Once you have received your Oura Ring 4, remember to link it to Vitality to track your sleep and activity and get rewarded.
- You will link Oura Ring 4 to Vitality through Apple Health for iOS users and Health Connect for Android users:
 - Download the Oura App from the App Store or Google Play Store and set up your Oura account.
 - Open the Oura App, select **Settings > Data Sharing**, and choose either **Apple Health** or **Health Connect**.
 - Log in to the Discovery app, navigate to **Devices or Apps**, and select **Link a device or app**.
 - Select **Apple Health** or **Health Connect** to allow device linking, and make sure you grant permission to share exercise and sleep data with Vitality.
 - This linking will allow Vitality to access your sleep and exercise data to reward you for achieving your weekly Vitality Sleep Rewards and Vitality Active Rewards goals.

Note: There is not currently a way for members with a Huawei mobile phone to link Oura Ring 4 to Vitality.

Find out more

To find out more about this benefit, visit the [Oura Ring benefit page](#).

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Stay in touch

Terms, conditions and limits apply. If you have any questions or need more information about this benefit, visit www.discovery.co.za and navigate to **Vitality**. Alternatively, visit the [Vitality Help page](#) for more information.

November 2025

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