



# HealthyFood benefit guide

## Vitality Active 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** including vegetables, fruit, starchy foods, lean protein, fat-free dairy products, legumes, healthy fats and oils at Checkers and Woolworths.

### Who does this benefit guide apply to?

This benefit guide applies to you if you are a Vitality Active member with a qualifying Discovery Bank product, have a Vitality Money membership and are 18 years and 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 Active programme, you must be the main member, spouse, adult dependant or child dependant 18 years and older on your Vitality Active membership. In addition, you must have a qualifying Discovery product with Vitality Money, 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 and 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 Active and Vitality Money rewards. Each qualifying member which is the main member, spouse, adult dependant, and child dependant over the age of 18 years will be able to activate and use the HealthyFood benefit.

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 Active members with the following Discovery Bank products may qualify to earn HealthyFood rewards from the Vitality Active 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 Vitality HealthyFood benefit apart from your monthly Vitality Active contributions, monthly Discovery Bank fees, and Vitality Money premium.

### **What are your Vitality HealthyFood rewards?**

The rewards that you may earn are subject to you meeting the Rewards Qualifying criteria applicable to the Vitality Active portion of the rewards as detailed further in [this guide](#).

As an eligible Vitality Active member, subject to meeting the Rewards Qualifying and minimum spend rules you can get up to 25% back in Discovery Miles on HealthyFood items at your primary 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 HealthyFood partners.

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 referenced in this document as **"primary partners."**

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 Active members with the following Discovery Bank products may qualify to earn HealthyFood rewards from the Vitality Active 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

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 and older of an active Vitality Active 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. Complete the steps to activate the HealthyFood benefit.
- 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 in-store or on the Woolworths website or app. Link your Woolworths WRewards card to your ID on the 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 Active membership 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 Active membership selects primary partners, the same primary partners will apply to the spouse, adult dependants and child dependants (18 years and older) on the same Vitality Active membership.
- If the main member, spouse, adult dependants or child dependants 18 years and older on the Vitality Active 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 dependent, or child dependent aged 18 or older on the Vitality Active membership can choose them. This choice will be based on who activated the HealthyFood benefit first.
- The main member on the Vitality Active membership has the right to override the primary HealthyFood partners selected by the spouse or dependants on their membership.
- Once the main member on Vitality Active selects the HealthyFood primary partners, the spouse, adult dependant or child dependant 18 years and older cannot change the primary partners thereafter.
- Once you have activated the HealthyFood benefit, only the main member on the Vitality Active membership may change the primary partners once every rolling 12-month period from date of activation and after that from the date of change.

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.

Changes to your primary partners will be effective from the start of the following month. For example, if you change your primary in-store HealthyFood partner on 4 September from Woolworths to Checkers, you'll earn your maximum rewards for the month of September at Woolworths. Starting 1 October, you will earn your maximum rewards from Checkers.

If you are activating the HealthyFood benefit, your primary partners that you select will be effective immediately from the date that you activate the HealthyFood benefit.

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

All adults on the Vitality Active 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 Active and Money member, your Vitality HealthyFood rewards are based on your engagement with the Vitality Active and the 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 Active and Vitality Money to get up to 75% back?**

Your HealthyFood rewards are based on your engagement with the Vitality Active and Vitality Money programmes.

### **Maximising your reward through Vitality Active:**

To maximise your HealthyFood Vitality Active rewards, each adult 18 years or older on a Vitality Active membership who has activated the HealthyFood benefit will get their own personalised rewards percentages based on having completed their online 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.

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 on HealthyFood items through the Vitality Active programme.

The table below explains how your HealthyFood reward percentage is earned:

<b>Reward with the Vitality Active programme</b>	<b>What to do</b>
Up to 10% back at primary partners	<ul style="list-style-type: none"><li>• Activate the benefit.</li><li>• To understand how to ensure that you receive rewards, <a href="#">please click here</a>.</li></ul>
Up to 25% back at your primary 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+)



\*Note the percentages represented in the above table is subject to the [Rewards Qualifying](#) criteria rules applicable to the Vitality Active rewards being met.

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 Active 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 Active and Vitality Money 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. Both Lesedi and Banele earn 10% back in rewards at Checkers 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.

On 14 September 2025, Lesedi's Vitality Health Check expires, and her online 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. 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 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. 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.

If you, as an adult, 18 years or older on a Vitality Active 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, you will get 10% back at your primary partners until both your online 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 transaction
  - 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 Active 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%

## Can I stop earning the Vitality Active portion of HealthyFood rewards?

Vitality ensures that our members stay on top of their health. As such, to keep your HealthyFood benefit active and earning rewards, every member so the policy needs to make sure that their online Vitality Age assessment and Vitality Health Check (or, where applicable, your Health Check for 65+) are current. If

your assessments are not up to date you will not qualify for Vitality Active HealthyFood rewards. To learn more about the Vitality Active Rewards Qualifying rules, [please click here](#).

### **How are your HealthyFood rewards calculated?**

Although your total HealthyFood rewards consist of both your Vitality Active and Vitality Money rewards, each is calculated independently.

#### **1. Determine the Vitality points limit**

The Vitality Active membership's Vitality points limit for the month is calculated as follows:

Membership's total Vitality points earned from 1 January to the end of the previous month (expressed as a notional rand amount), less: the membership's total qualifying spend amount from 1 January to the end of the previous month

#### **2. Obtain the Vitality Active and Vitality Money maximum spend limits**

The HealthyFood maximum spend limit for the membership is defined in the HealthyFood benefit rules as follows:

- A single membership's limit for spending on qualifying items is R2,500 per month for Vitality Active rewards, and an additional R2,500 for Vitality Money rewards.  
A single Vitality Active membership includes only the main member, who is also as Primary account holder of a qualifying Discovery Bank account.
- A family membership's limit for spending on qualifying items is R5,000 per month for Vitality Active rewards, and an additional R5,000 for Vitality Money rewards.  
A family Vitality Active membership includes the main member, a spouse, adult dependant or child dependants aged 18 or older, whereas a family Vitality Money membership includes a Vitality Active member who is a Primary account holder of a qualifying Discovery Bank account.

#### **3. Apply minimum spend limit to identify qualifying transactions**

- Vitality receives transactions from both in-store and online purchases of each HealthyFood partner you have activated. A channel refers to transactions made either in-store or online primary partner.
- Primary partner channels are relevant to Vitality Active memberships, this includes Checkers, Checkers Sixty60, Woolworths, Woolworths Online, the Woolies app, and Woolies Dash.
- Only primary partner channels are considered for Vitality Money memberships which include Checkers or Woolworths, and Checkers Sixty60 or Woolworths Online, the Woolies app, and Woolies Dash.
- The membership's transactions are grouped according to the channel where they took place.
- Each transaction is analysed, with non-qualifying items identified and discarded. Only qualifying items are reflected in the final transaction total.
- Before the minimum spend requirements is considered, an additional check to confirm the spend on qualifying items needs to be done for Vitality Money members:
  1. Determine the total spend on qualifying items from each transaction at your primary partner channels.



2. Identify how much of the qualifying items were paid for using your qualifying Discovery Bank credit card.
  3. If 100% of the qualifying items are paid for with a qualifying card, the total spend on qualifying items will be the same as the Vitality Money qualifying spend for that transaction.
  4. If only a portion of the transaction is paid for with a qualifying card, the Vitality Money qualifying spend will be the lower of the amount spent on qualifying items or the portion of the transaction paid for with the qualifying card.
  5. Any HealthyFood transactions paid for with a non-qualifying Discovery Bank card will not be eligible for Vitality Money rewards.
- On the last day of each calendar month, add the value of the membership's qualifying items across each in-store and online partner.
  - The minimum spend requirement applies to Vitality Active and Vitality Money individually.
  - A single Vitality Active membership's minimum spend requirement on qualifying items is at least **R150** at each of the four partner channels per month.
  - A family Vitality Active membership's minimum spend requirement on qualifying items is at least **R250** at each of the four partner channels per month.
  - The minimum spend limit on qualifying items purchased by a Vitality Money member (main member, spouse, adult or child dependant aged 18 years or older) and paid for using a qualifying Discovery Bank credit card is at least **R150** at each primary partner channel per month.

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

Let's consider a family with both Vitality Active and Vitality Money memberships. Checkers is the membership's primary in-store and online partner. In this case, Lesedi is the main Vitality Active member, and her son Banele is an adult dependant. Both Lesedi and Banele have qualifying Discovery Bank products with Vitality Money. Transactions made by Lesedi and Banele from 1 – 31 September 2024 are processed differently to calculate their Vitality Active and Vitality Money reward.

To calculate Vitality Active rewards:

- Transactions for Lesedi and Banele are grouped together by partner channel.
- The total spend on qualifying items purchased at Checkers amounts to R2,600, and at Checkers Sixty60 is also R2,600.
- Each of these amounts meets the required minimum spend limit of R250 and will be included in the calculation of the membership's qualifying spend and Vitality Active reward.

To calculate Vitality Money rewards:

- Transactions for Lesedi and Banele that were paid for in full with their qualifying Discovery Bank credit cards, are grouped individually by each primary partner channel.
- Lesedi's total spend on qualifying items purchased at Checkers amounts to R1,500 and at Checkers Sixty60, it is R1,400.

- Since both amounts meet the required minimum spend limit of R150, they will be included in the calculation of her qualifying spend and Vitality Money reward.
- Banele's total spend on qualifying items purchased at Checkers amounts to R1,100 and at Checkers Sixty60, it is R1,200.
- Since both amounts meet the required spend limit of R150, they will be included in the calculation of his qualifying spend and Vitality Money reward.

Transaction date	Member	Partner channel	Total amount of transaction	Total amount spent on qualifying items for the transaction
2 September	Lesedi	Checkers	R3,000	R1,000
	Banele	Checkers	R2,000	R1,000
30 September	Lesedi	Checkers	R600	R500
	Banele	Checkers	R200	R100
15 September	Lesedi	Checkers Sixty60	R2,000	R1,000
	Banele	Checkers Sixty60	R2,000	R1,000
20 September	Lesedi	Checkers Sixty60	R600	R400
	Banele	Checkers Sixty60	R300	R200

#### 4. Determine the qualifying items limit

- To determine your membership's Vitality Active qualifying items limit, add the value of all qualifying items from transactions made at all qualifying partner channels during the month.
- For family Vitality Active memberships, this includes transactions from all family members who have an active HealthyFood benefit.
- To determine your membership's Vitality Money qualifying items limit, add the value of all qualifying items from transactions made at your membership's two primary partner channels during the month.
- Transactions will only qualify if you pay for your purchases at your primary partners using your qualifying Discovery Bank credit card.
- For family Vitality Money memberships, this includes transactions from both the main member and spouse, provided both have an active HealthyFood benefit. Qualifying spend of a secondary cardholder with a qualifying Discovery Bank product count towards the qualifying monthly spend of the primary Discovery Bank account holder.

#### 5. Determine the qualifying spend amount to be used to calculate rewards

##### • Vitality Active

To determine your membership's qualifying spend amount for the month that will be used to calculate your rewards, apply the lowest of the three limits: the Vitality points limit, the maximum spend limit, and the qualifying items limit.

- **Vitality Money**

To determine each member's qualifying spend amount for the month that will be used to calculate their rewards, apply the lowest of the two limits: the maximum spend limit, and the qualifying items limit.

## **6. Identify contributing transactions**

- To identify the transactions that contribute to the Vitality Active qualifying spend for the month, the following factors are considered:
  - The member who made the transaction.
  - The membership's partner channel where the transaction took place.
- Transactions are listed in the following order:
  - Member role: First for the main member, followed by the spouse, adult dependants, and then child dependants aged 18 or older.
  - Priority of dependants: Among adult dependants and child dependants aged 18 or older, we prioritise the purchases made by the individual who joined the policy first. If the monthly cap has not been reached, we will calculate the purchases made by the next member on the policy.
  - Partner channel (online or in-store): Within each member's transactions, the partner channels are listed in the following order: first for the primary in-store partner, followed by the primary online partner.
- Once the HealthyFood transactions have been listed in the required order, those that fall within the qualifying spend are selected. Transactions that fall outside of the qualifying spend are disregarded.
- To identify the transactions that contribute to the Vitality Money qualifying spend for the month, the following factors are considered:
  - The member who made the transaction
  - The membership's primary partner channels where the transaction took place.
- Transactions are listed in the following order:
  - Member role: First for the main member and then followed by the spouse, if applicable.
  - Partner channel: Within each member's transactions, the partner channels are listed in the following order: first for the primary in-store partner and then followed by the primary online partner.
- Once the HealthyFood transactions have been listed in the required order, those that fall within the qualifying spend are selected. Transactions that fall outside of the qualifying spend are disregarded.

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

Lesedi is the main member, with Tshepo her spouse. The primary partners for the membership are Checkers and Checkers Sixty60. Their qualifying spend for March, both for Vitality Active and Vitality Money, was calculated to be R5,000 each. Transactions made by Lesedi and Tshepo from 1 – 31 March 2025 are listed below, following the hierarchy rules the identify the contributing transactions.

Since the running total of the qualifying items' value is less than R5,000, the qualifying spend for transactions on the 2<sup>nd</sup>, 15<sup>th</sup> and 30<sup>th</sup> March will each be included in the Vitality Active and Vitality Money

reward calculations. However, only R400 of the transaction on 31<sup>th</sup> of March will be processed for the Vitality Active and Vitality Money reward calculation. The remaining R200 is disregarded, as it exceeds the membership's qualifying spend for both Vitality Active and Vitality Money in March

Transaction date	Member's role	Partner channel	Total amount of transaction	Value of qualifying items for the transaction	Running total of value of qualifying items	Value of qualifying items per Transaction that fall within the qualifying spend
2 March	Main member (Lesedi)	Checkers	R5,000	R2,000	R2,000	R2,000
15 March	Main member (Lesedi)	Checkers Sixty60	R4,000	R2,000	R4,000	R2,000
30 March	Spouse (Tshepo)	Checkers	R800	R600	R4,600	R600
20 March	Spouse (Tshepo)	Checkers Sixty60	R900	R600	R5,200	R400*
<p>*A portion of the qualifying amount contributes to the reward, as only the portion up to the lowest of the three limits, R5,000, is considered.</p> <p>** Since the policy cap has been reached, we would not calculate purchases made by this individual</p>						

#### a. Apply reward percentages

- Transactions that are selected because they contribute to the qualifying spend amount are grouped by member and online and in-store partner.
- Each member's reward percentage is applied to their respective transactions.
- Add the members' rewards to calculate the total reward for the membership.
- Pay the total Vitality Active rewards for the month to the main member in Discovery Miles. Each member will receive their own rewards from their Vitality Money purchases unless the main member revokes consent.

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

On 31 August 2024, Lesedi had a valid Vitality Age assessment and Vitality Health Check. Her reward on qualifying transactions at Checkers and Checkers Sixty60 is 25% and 10% at Woolworths and Woolworths Online, Woolies app and Woolies Dash. Banele's Vitality Age assessment is valid, yet his Vitality Health Check expired. His reward on qualifying transactions at Checkers and Checkers Sixty60 is 10% and he does not earn rewards at Woolworths and Woolworths Online, Woolies app and Woolies Dash.

Transaction date	Member's role	Partner channel	Qualifying transaction	Reward percentage	Reward (Rands) per transaction
2 September	Main member (Lesedi)	Checkers	R2,000	25%	R500
15 September	Main member (Lesedi)	Checkers Sixty60	R2,000	25%	R500
30 September	Adult dependant (Banele)	Checkers	R600	10%	R60
20 September	Adult dependant (Banele)	Checkers Sixty60	R400	10%	R40
			Total reward: R1,100 = ₦11,000		

#### How do you earn rewards for your HealthyFood purchases?

- To earn rewards from the Vitality Active and Vitality Money programmes, you must use your linked Checkers Xtra savings and/or Woolworths WRewards cards, as applicable, when paying for your transaction.
- 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 up to 25% at your primary partners 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.

An example to explain the rule regarding how to earn rewards:

Lesedi places an order via Checkers Sixty60 at 21:00 on 31 August. The next available slot to deliver her order is 08h00 on 1 September. The transaction date Vitality will use to process her reward is 1 September and the rewards locked in for September will be applied.



- Provided that the main member on the Vitality Active membership has not evoked consent, the rewards for your portion of the Vitality Active HealthyFood benefit, together with your Vitality Money boosted reward will be paid to you as Discovery Miles into your Discovery Miles at a rate of 10 Discovery Miles per R1 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 Active 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 Active rewards**

Your HealthyFood spend that you get rewarded on the Vitality Active programme is limited to the number of Vitality 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 Active rewards each month depends on your membership type. A single membership is one that includes only one member, known as the principal member. In contrast, a family membership includes multiple members: the principal member, a spouse, adult dependants, and child dependants aged 18 years and older.

- Your Vitality Active reward is based on the following
- The spend caps based on your single or family policy mentioned above.
- The process for calculating rewards for a family membership is that each qualifying person will contribute to the overall monthly cap on the membership.

- A further explanation:
  - Transactions will be processed in the following order: first for the main member, followed by the spouse, adult dependants, and then child dependants over the age of 18 years.
  - Among adult dependants and child dependants over 18, priority is based on their membership join date. Transactions by these members who joined earlier take precedence.
  - Each member's transactions will be prioritized first at their primary in-store partner, then primary online partner.
  - 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.

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 precedence.

The family membership has Checkers as the in-store and online partner, 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

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 Active 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 Vitality Money monthly qualifying spend limit for a family is R5,000 for both the main member and spouse, both having a qualifying Discovery Bank credit card, that they collectively spend on HealthyFood items.
- Transactions will be processed in the following order: the first for main member and followed
- by the spouse, with each member's transactions prioritized first at their primary in-store partner, then primary online partner.
- When an adult dependant or child dependant 18 years or older are qualifying primary Discovery Bank accountholders and have activated the HealthyFood benefit, they will earn Vitality Money rewards at their boosted Vitality Money percentage on a maximum of R,5,000 that they spend on HealthyFood items when they pay for those HealthyFood purchases using their qualifying Discovery Bank credit card.

- The Vitality Money 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 accountholder 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 Active 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 Active 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 Active membership are included in the reward.
- Members will receive their combined share of rewards from both the Vitality Active 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 Active programme has not revoked consent for this to occur.
- The Vitality Money monthly qualifying spend limit for a family is R5,000 for both the main member and spouse, both having a qualifying Discovery Bank credit card, that they collectively spend on HealthyFood items.
- Transactions will be processed in the following order: the first for main member and followed
- by the spouse, with each member's transactions prioritized first at their primary in-store partner, then primary online partner.
- When an adult dependant or child dependant 18 years or older are qualifying primary Discovery Bank accountholders and have activated the HealthyFood benefit, they will earn Vitality Money rewards at their boosted Vitality Money percentage on a maximum of R5,000 that they spend on HealthyFood items when they pay for those HealthyFood purchases using their qualifying Discovery Bank credit card.
- The Vitality Money 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 accountholder 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 Active 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 Active 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 Active membership are included in the reward.
- Members will receive their combined share of rewards from both the Vitality Active 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 Active 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 Active 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 percentage earned 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 health assessments, or increasing your monthly qualifying Discovery Bank credit card spend.
- The **Vitality Active 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:
- The Vitality Active reward you earn is based on 1.) the number of Vitality points that you have as well as 2.) your monthly HealthyFood spend limit or 3.) qualifying spend.
- The applicable rewards 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 rewards 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 precedence.
- Using a single membership as an example: If your year-to-date points total 1,000, we will convert the points into a Rand amount, in this case R1,000. If your Vitality Active HealthyFood spend limit is R1,250 and your qualifying spend is R3,000, the reward percentage will be applied to the R1,000 value for the reward calculation, as it is the [lesser of the Year-To-Date Vitality 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 (R7,000), your Vitality Active HealthyFood spend limit is R2,500, and your qualifying spend is R6,000, the reward percentage will be applied to the R2,500 value for the reward calculation, as it is the [lesser of the Year-To-Date Vitality points, HealthyFood spend limit, or the qualifying spend](#).

- 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 Vitality Active earned percentage is based on:
- The validity of 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; and
- 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 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.

	Vitality Active rewards for October 2024	Vitality Money rewards for October 2024
Lesedi's reward level as of 30 September 2024	25% back because of Vitality Health Check and Vitality Age valid	25% back at primary partners As a result of monthly spend of R42,000 and Diamond Vitality Money status and a Black suite Bank product
Banele's reward level as of 30 September 2024	10% back because of Vitality Health Check valid, Vitality Age not completed	7.5% back at primary partners As a result of monthly spend of R8,500 and Gold Vitality Money status
1, Vitality points the family have earned by 31 October 2024	3,000	N/A
Amount spent by Lesedi in October on HealthyFood items at the family's primary partner.	R2,000	R2,000
Amount spent by Lesedi in October on HealthyFood items at family's secondary partner.	R2,000	R2,000
Amount spent by Banele in October on HealthyFood items at the family's primary	R1,000	R1,000



partner.		
Amount spent by Banele in October on HealthyFood items at the family's secondary partner.	R1,000	R1,000
2, Total amount spent by the family on HealthyFood items in October	R6,000	R6,000
3. HealthyFood spend limit per month	R2,500	R5,000
Amount that the reward will be based on	R2,500 HealthyFood spend is the lowest of the 3 values	R5,000 Lower of the HealthyFood spend and the family membership spend limit
Reward based on Lesedi's spend	$R2,000 \times 25\% = R500$	$R2,000 \times 25\% = R500$ $R2,000 \times 0\% = R0$
Reward based on Banele's spend	R0	$R1,000 \times 7.5\% = R75$
Total reward earned by Lesedi for October	Vitality Active: $R500 \times \text{R}10 = \text{R}5,000$ Vitality Money: $R500 + R0 = R500 \times \text{R}10 = \text{R}5,000$  On 15 <sup>th</sup> November R10,000 will be paid into Lesedi's Discovery Miles account	
Total Vitality Active reward earned by Banele for October	Vitality Active: $R0 = \text{R}0$ Vitality Money: $R75 \times \text{R}10 = \text{R}750$  On 15 <sup>th</sup> November R750 will be paid into Banele's Discovery Miles account	

### 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 15<sup>th</sup> 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 membership on the Vitality Active and Vitality Money programmes needs to be active at time of allocation to still be eligible for your HealthyFood reward.
- Should 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.

- We do not generally send reward statements. If you need a statement, please contact Vitality to request one.

Here is an example to explain the rules regarding how your Vitality Active and Vitality Money rewards are calculated and paid:

Using the same example of the family with a Vitality Active and Vitality Money 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 partners.

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

	<b>Vitality Active rewards for November 2024</b>	<b>Vitality Money rewards for November 2024</b>
Lesedi's reward level as of 31 October 2024	25% as a result of Vitality Health Check and Vitality Age valid	25% back at primary partners As a result of monthly spend of R42,000 and Diamond Vitality Money status
Banele's reward level as of 31 October 2024	25% back as a result of Vitality Health Check and Vitality Age valid	15% back at primary partners As a result of monthly spend of R21,750 and Gold Vitality Money status
1, Vitality points the family have 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

2, Total amount spent by the family on HealthyFood items in November	R4,850	R4,850
3. HealthyFood spend limit per month	R5,000	R5,000
Amount that the reward will be based on	R2,500	R4,850
Reward based on Lesedi's spend	$R2,000 \times 25\% = R500$ $R500 \times 0\% = R0$	$R2,000 \times 25\% = R500$ $R2,000 \times 0\% = R0$
Reward based on Banele's spend	R0	$R500 \times 15\% = R75$ $R350 \times 0\% = R0$
Total reward earned by Lesedi for October	Vitality Active: $R500 + R0 = R500 \times \text{R}10 = \text{R}5,00$ Vitality Money: $R500 + R0 = R500 \times \text{R}10 = \text{R}5,000$  On 15 <sup>th</sup> November R10,000 will be paid into Lesedi's Discovery Miles account	
Total Vitality Active reward earned by Banele for October	Vitality Active: R0 Vitality Money: $R75 \times \text{R}10 = \text{R}750$  On 15 <sup>th</sup> November R750 will be paid into Banele's Discovery Miles account	

### How do you earn Vitality 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 over the age of 18 years.

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

Lesedi purchased 1 bag of apples which is a HealthyFood item and earns 20 points.  
During the same shop she purchased a slab of chocolate and 2 packets of chips which are 3 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 risk of chronic conditions, such as type 2 diabetes, heart disease and cancers. 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 logons 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. Or 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 Active membership**

If your Vitality Active membership ends or you downgrade to a Vitality Active membership that does not qualify for the HealthyFood benefit, you will no longer receive the Vitality Active portion of your HealthyFood reward.

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 Active portion of your HealthyFood benefit, provided that you still have an active Vitality Active membership, and you have given us your cash back bank account details. The [following rules](#) will apply.



### **Vitality Active and Vitality Money memberships**

If both your Vitality Active and your qualifying Discovery Bank Card Account or Discovery Bank Suite and Vitality Money memberships end or you downgrade to a Vitality Active 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:**

- 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.

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