

HealthyFood benefit guide

Vitality Active & Vitality Money

Get up to 70% back on hundreds of HealthyFood items

What is the HealthyFood benefit?

Discovery Vitality aims to make healthy eating easier with the HealthyFood benefit. The benefit offers you rewards of **up to 70% back on a range of healthy foods**, including vegetables, fruit, starchy foods, lean protein, fat-free dairy products, legumes, healthy fats, and oils at **Pick n Pay** and **Woolworths**.

Who this benefit guide applies to

This benefit guide applies to you if you are a Vitality Active member with a qualifying Discovery Bank product and a Vitality Money membership.

If you not a Vitality Active member with a Discovery Bank product and a Vitality Money membership, please select the correct benefit guide applicable to you from the tab in this link [Vitality product rules | Everything you need to know - Discovery](#).

If you are a Bankmed member on the Balance programme, you will need to log in to your profile on www.balancesa.co.za to view the benefit guide that applies to you. This will ensure that you get the most out of your Balance rewards.

Who may use the HealthyFood benefit?

If you are 18 years or older with an active Vitality Active membership, and you have a qualifying Discovery Bank product with Vitality Money, you can activate the HealthyFood benefit.

Your total HealthyFood rewards consist of your combined Vitality Active and Vitality Money rewards.

To earn HealthyFood rewards from the Vitality Active programme, you must be the main member or spouse on your Vitality Active policy. Only the main member or spouse on the Vitality Active policy qualifies to activate the HealthyFood benefit.

Both the main member and spouse qualify to earn boosted HealthyFood rewards from the Vitality Money programme. However, you will qualify to earn these rewards individually, if you are the primary account holders of qualifying Discovery Bank products.

Adult dependants and child dependants who are 18 years or older on Vitality Active memberships qualify to earn rewards if they are members of the Vitality Money programme.

They can activate the HealthyFood benefit and earn rewards from the Vitality Money programme only if they are primary accountholders of a qualifying Discovery Bank product.

To earn boosted HealthyFood rewards from the Vitality Money programme, you must be the primary accountholder of one of these qualifying Discovery Bank products:

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

If you are a Vitality Active member with one or more of the following Discovery Bank products, you may qualify to earn HealthyFood rewards from the Vitality Active programme:

- You have a Discovery Bank Transaction Account only
- You have a Discovery Bank savings account only
- You are a secondary cardholder of a qualifying Discovery Bank product.

However, you will not qualify to earn the boosted rewards from the Vitality Money programme.

What you pay

You do not pay any fees for the Vitality HealthyFood benefit apart from your monthly Vitality Active contributions, monthly Discovery Bank fees, and Vitality Money premium.

Your Vitality HealthyFood rewards

We will allocate your Vitality Active and Vitality Money HealthyFood rewards to you in Discovery Miles at a rate of 10 Discovery Miles for every R1 earned.

Discovery Miles is Discovery's one rewards currency that you can earn for getting healthy, driving well and spending responsibly. Your HealthyFood rewards are allocated over and above the base Discovery Miles you may earn on your qualifying Discovery Bank credit card spend. Log in to your Discovery profile on the Discovery app, Discovery Bank app or the Discovery website to view your personalised, dynamic HealthyFood reward percentage.

This document should be read together with the [Discovery Miles benefit guide](#) for Discovery Bank clients, as well as the rewards percentages guide that applies to your Discovery Bank

credit card colour. These documents are available under the Vitality Rules page when you are logged in on the website.

We calculate your HealthyFood rewards based on your qualifying HealthyFood spend as follows:

- As a Vitality Active member with a qualifying Vitality Active product, you can get up to 20% back on HealthyFood items at your preferred HealthyFood partner. You also get up to 10% back at the other partner.
- 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 the preferred HealthyFood partner. There are no boosted rewards at the other partner.

You earn HealthyFood rewards on qualifying purchases when:

- You shop in-store at Pick n Pay or Woolworths
- You shop online at www.pnponline.co.za or www.woolworths.co.za.

View the [Pick n Pay](#) and [Woolworths](#) HealthyFood catalogues to see the extensive list of HealthyFood items available.

How to activate the HealthyFood benefit

As a Vitality Active member and a Discovery Bank client with a qualifying Discovery Bank product with Vitality Money, you can activate the HealthyFood benefit by following these simple steps:

1. Log in to your profile on the Discovery app or website. Navigate to the **Vitality** section and select **Rewards**.
2. Choose either Pick n Pay or Woolworths as your preferred HealthyFood partner. You can earn up to 70% back at your preferred HealthyFood partner and up to 10% back at the other partner. You can only change your preferred HealthyFood partner once in a rolling 12-month period. View the rules for changing your selected partner below.
3. You will not be able to activate the HealthyFood benefit at Pick n Pay if you do not have a Pick n Pay Smart Shopper card.
4. Remember, if you have migrated from the previous Discovery Card, you need to get a Pick n Pay Smart Shopper card and link it to your HealthyFood benefit. This is because your current Discovery Card is no longer your HealthyFood identifier.

5. You can apply for a Pick n Pay Smart Shopper card in-store. Once you have collected the partner card, visit www.discovery.co.za to link your Pick n Pay Smart Shopper card to activate the Pick n Pay HealthyFood benefit.
6. Make sure that your ID number is linked to your Pick n Pay Smart Shopper card by visiting www.pnp.co.za.
7. Log in to your profile and then tap the **Your Account** drop-down menu, navigate to **My Dashboard** and then **Edit Profile**.
8. Make sure that your ID number has been captured under your personal details.
9. You will not be able to activate the HealthyFood benefit at Woolworths if you do not have a Woolworths loyalty card (Woolworths **WR**ewards, MySchool, MyVillage or MyPlanet card).
10. You can apply for a Woolworths loyalty card in-store or online. Once you have collected your Woolworths loyalty card, return to www.discovery.co.za to activate your HealthyFood benefit.
11. Get a Woolworths MySchool card by visiting www.myschool.co.za and follow these steps to create your profile and link your Woolworths profile to Vitality:
 - Create a profile, add your ID number to your profile and give permission for MySchool to share your personal information with Discovery Vitality Pty Ltd.
 - Contact Woolworths on 0860 02 20 02 and request to have your MySchool card linked to your Woolworths profile.
 - If you have already linked your Woolworths profile to Vitality, you're all set up to be rewarded. If you haven't, [click here](#) to link your Woolworths profile to Vitality to earn HealthyFood rewards.
12. Contact Woolworths on 0861 50 20 50 to confirm that your Woolworths card has been linked to your Woolworths customer profile under your ID number. This will ensure that you receive your rewards.
13. If you lose your Woolworths card, call the Woolworths customer care centre on 0860 02 20 02.

You will not need to activate the benefit again to earn rewards from the Vitality Money programme if all the following apply:

- You have already activated the HealthyFood benefit through your Vitality Active programme.
- You have linked your Pick n Pay Smart Shopper card or your Woolworths loyalty card.

You may continue using a previously issued and activated Vitality HealthyFood card for your rewards at Pick n Pay until it is lost or damaged. However, this only applies if you already activated the HealthyFood benefit through the Vitality Active or Vitality Money programmes. If you have lost or damaged your Vitality HealthyFood card, you must get a new Pick n Pay Smart Shopper card. You must then link the new Smart Shopper card to your ID number in-store at Pick n Pay to continue earning rewards. If your Pick n Pay SmartShopper card does not match the card number displayed on the Discovery website or app, contact Pick n Pay on 0800 11 22 88 to continue earning your HealthyFood rewards.

If you were a holder of the previous Discovery Card, you must link your Smart Shopper card to your HealthyFood benefit to continue earning HealthyFood rewards at Pick n Pay.

Rules for changing a preferred partner

- You can select Pick n Pay as your preferred partner if you have a Pick n Pay Smart Shopper card. Alternatively, you can select Woolworths as your preferred partner if you have the required Woolworths loyalty card (Woolworths **WR**ewards, MySchool, MyVillage or MyPlanet card).
- The main member on a Vitality Active membership selects a preferred partner. This same preferred partner will apply to the spouse, adult dependant and child dependant (18 years or older) on the same Vitality Active membership.
- You can also activate the HealthyFood benefit to earn rewards through the Vitality Money programme. To do so, the main member, spouse, adult dependants and child dependants (18 years or older) on the Vitality Active membership must be primary accountholders of a qualifying Discovery Bank product.
- The spouse or adult dependant or child dependant (18 years or older) can select the preferred partner before the main member activates the benefit. However, they can only do this if they have a Vitality Active membership, are a qualifying Discovery Bank primary accountholder, or both.
- The main member on the Vitality Active membership has the right to override the preferred HealthyFood partner selected by the dependants on their membership.
- Once the main member on Vitality Active selects the HealthyFood preferred partner, the spouse or adult dependant or child dependant (18 years or older) cannot change the preferred partner afterwards.

Once you have activated the HealthyFood benefit, only the main member on the Vitality Active membership may change the preferred partner. They can do this once every rolling 12-month period from the date of activation and after that from the date of change.

How to earn, increase and qualify for HealthyFood rewards

As a Vitality Active member and a qualifying Discovery Bank client with Vitality Money, your total Vitality HealthyFood rewards are based the following:

- Your engagement with the Vitality Active and the Vitality Money programmes
- Your qualifying monthly spend on your Discovery Bank credit card.

Here's how to earn and increase your HealthyFood rewards:

1. Activate the benefit and select a preferred HealthyFood partner

First, activate the HealthyFood benefit on the Discovery website or app. Both the main member and

spouse on the Vitality Active programme need to activate the benefit on their own Vitality profiles to earn rewards.

2. Engage with Vitality Active to get up to 20% back

To increase your HealthyFood rewards from the Vitality Active programme, find out your [Vitality Age](#) online and do a [Vitality Health Check](#) at an accredited pharmacy in the [Vitality Wellness Network](#). The main member and spouse (if applicable) must complete both these health assessments once every rolling 12-month period to earn up to 20% back at their preferred partner through the Vitality Active programme.

Reward with the Vitality Active programme	What to do
Up to 10% back at your preferred partner	Both the main member (and spouse, if applicable) need to activate the HealthyFood benefit on their Vitality profiles. Each must complete either a Vitality Age online assessment <u>or</u> Vitality Health Check .
Up to 20% back at your preferred partner	You, as the main member, and your spouse (if applicable) must find out your Vitality Age online and do your Vitality Health Check at an accredited pharmacy in the Vitality Wellness Network . <i>You also still get up to 10% back at your other partner.</i>

You and your spouse (if applicable) **must do both the assessments to increase your reward to up to 20% back** at your preferred partner. If only the main member or spouse completes either of the assessments, the reward percentage will not increase to the next level. Both members will need to complete all the assessments as stated above to increase their rewards. These health assessments must still apply on the last day of the calendar month before your monthly reward calculation. Your assessments are valid for a 12-month period. View the expiry times of remaining assessments under your HealthyFood benefit information on the Discovery website or app.

3. Engage with Vitality Money to boost your HealthyFood rewards to up to 70% back

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

- Your Discovery Bank product – Discovery Bank Gold, Platinum or Black Card Account or Discovery Gold, Platinum, Black or Purple Suite.
- 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. It is based on the date the transaction was made, but 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
 - Any transactions with a Discovery Bank debit card
- Your account must be kept in good standing. ‘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. This includes keeping your Know Your Client and Anti Money Laundering information up to date. ‘Legal process’ excludes debt review as defined in the National Credit Act 34 of 2005.
- Your Discovery Bank account must [qualify for rewards](#).

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 20%	+ Up to 15%	= Up to 35%
Discovery Bank Gold Suite		+ Up to 15%	= Up to 35%
Discovery Bank Platinum Card Account		+ Up to 25%	= Up to 45%

Discovery Bank Platinum Suite		+ Up to 25%	= Up to 45%
Discovery Bank Black Card Account		+ Up to 25%	= Up to 45%
Discovery Bank Black Suite		+ Up to 50%	= Up to 70%
Discovery Bank Purple Suite		+ Up to 50%	= Up to 70%

Understanding how your Vitality Money reward is 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.
- 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.
- Your current month's earned percentage is based on all the following:
 - 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 all the following:
 - The completion status of your Vitality Health assessments
 - The Discovery Bank products you hold
 - Your current Vitality Money status
 - Your accumulated qualifying monthly spend on your Discovery Bank credit card.
- See the rewards percentages guide that applies to your Discovery Bank credit card colour to view the calculation tables for the HealthyFood earn rate.

- 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.
- Note that your earned percentage may change in 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. You can also 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.
- Your rewards will be based on qualifying HealthyFood purchases made during the current calendar month, depending on your earned reward percentage. We will allocate your rewards to you in the first two weeks of the following month.
- You will be able to see your current month's earned reward percentage in the Discovery app and on the Discovery website.

How to earn rewards on your HealthyFood purchases

- To earn rewards from the Vitality Active and Vitality Money programmes, you must follow these steps:
 - Step 1 – Present and swipe your Vitality HealthyFood card, Pick n Pay Smart Shopper card or Woolworths loyalty card (Woolworths WRewards, MySchool, MyVillage or MyPlanet card) at the till before the cashier rings up your purchases.
 - Step 2 – Pay with your qualifying Discovery Bank credit card to earn HealthyFood rewards. Your HealthyFood reward will be awarded in Discovery Miles and allocated into your Discovery Miles Account.
- If you do not present your HealthyFood partner loyalty card, you will not earn any HealthyFood rewards from the Vitality Active or Vitality Money programmes.
- 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. You will not earn the boosted HealthyFood reward from your Vitality Money programme.
- You will get your HealthyFood reward paid out to you in Discovery Miles at a rate of 10 Discovery Miles per R1 earned, rounded up to the nearest whole Discovery Mile. We will allocate these rewards to you monthly. 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.

- When making purchases on www.pnp.co.za, you must ensure that your Pick n Pay Smart Shopper card is [linked](#) to your Pick n Pay online profile. Your profile will automatically include your details so that at checkout, your Pick n Pay Smart Shopper details will be included in the purchase.
- Remember, if you have migrated from the previous Discovery Card, you need to get a new Pick n Pay Smart Shopper card and link it to your HealthyFood benefit. This will ensure that your HealthyFood purchases are recognised for purposes of the HealthyFood benefit as your current Discovery Card is no longer your HealthyFood identifier.
- When making purchases on www.woolworths.co.za, you will need to ensure that your Woolworths loyalty card is linked to your Woolworths Food online profile. At checkout, we will use your linked Woolworths loyalty card to apply the necessary rewards.
- 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. These include Woolworths standard delivery, Click & Collect and Dash Delivery.
- When making Pick n Pay purchases, you will only earn Vitality rewards for purchases made through Pick n Pay online, the Pick n Pay ASAP! app and the Mr D food app. No other online service and third-party apps used to purchase Pick n Pay grocery items, except for those mentioned above, will enable you to earn rewards.
- The collection or delivery date will be when Vitality processes the transaction (i.e. delivery or collection date is the transaction date). The date that the order was placed is not the transaction date.
- The example below explains how online transactions are processed.
On 31st May, you put an order for groceries through a HealthyFood partner. On 1st June, the groceries are delivered or collected. The date Vitality utilises to calculate your reward is the delivery or collection date of the order on 1st June rather than your order date of 31st May, then this will fall in the June calculation period and paid out in July.
- Discovery Miles limits, terms and conditions apply.

Rules about the HealthyFood benefit

- If you allow any other person to use your HealthyFood loyalty cards (Pick n Pay Smart Shopper card, Woolworths **WR**ewards, MySchool, MyVillage or MyPlanet card), we reserve the right to cancel your HealthyFood benefit.
- The HealthyFood loyalty cards (Pick n Pay Smart Shopper card, Woolworths **WR**ewards, MySchool, MyVillage and MyPlanet card) 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 not available at:
 - Pick n Pay Express stores at bp garages
 - Woolworths Foodstop stores at Engen garages.
- These terms and conditions may change at any time.

How much you can get back in rewards each month

Your Vitality HealthyFood monthly reward is based on the following:

- As a single member on a Vitality Active membership, you get rewarded on a maximum of R2,000 a month that you spend on HealthyFood items.
- As a family on a Vitality Active membership, you get rewarded on a maximum of R4,000 a month that you collectively spend on HealthyFood items.
- The Vitality Active main member's HealthyFood spend is always rewarded first. Then if this is below the R4,000 limit, the HealthyFood purchases made by other members on the same Vitality Active membership are included in the reward. This is based on the following hierarchy:
 - Main member's qualifying spend
 - Spouse's qualifying spend
 - Adult dependant's qualifying spend
 - Child's (18 years or older) qualifying spend.
- The Vitality Active members' qualifying spend at the preferred partner on the benefit is always rewarded first. This is followed by the qualifying spend at the other partner on the benefit based on each member.
- Your HealthyFood spend that you get rewarded on from the Vitality Active programme is limited to the number of Vitality Active points that the membership has for the year to date.
- The main member and spouse on the Vitality Active programme will earn their boosted Vitality Money HealthyFood percentage with Discovery Bank if:
 - They both have a qualifying primary Discovery Bank credit card
 - They use their qualifying Discovery Bank credit cards to pay for HealthyFood purchases.

This is based on a maximum of R4,000 a month that they collectively spend on HealthyFood items. The Vitality Active main member's HealthyFood spend is always rewarded first. If this is below the R4,000 limit then the HealthyFood purchases made by the spouse on the same Vitality Active policy are included in the reward.

- An adult dependant or child (18 years or older) on the Vitality Active programme will earn Vitality Money rewards at their boosted Vitality Money percentage. This will be based on a maximum of R2,000 that they spend on HealthyFood items and will apply when:
 - They are qualifying primary Discovery Bank accountholders and have

activated the HealthyFood benefit

- They pay for those HealthyFood purchases using their qualifying Discovery Bank credit card.
- A member of the Vitality Active policy who is a Vitality Money member will receive their share of rewards from both the Vitality Active and Vitality Money programmes as Discovery Miles allocated into their own Discovery Miles Account. This is on condition that the main member on the Vitality Active programme has not revoked consent for this to occur.

Scenario	Qualifying HealthyFood	Portion qualifying for Vitality Active up to 20% back	Portion qualifying for boosted Vitality Money up to 50% back
Single member on a Vitality Active membership who is a primary Discovery Bank accountholder	R2,000	First R2,000 spend on HealthyFood items.	First R2,000 spend on HealthyFood items that were paid for with the Discovery Bank credit card.
Family Vitality Active membership with one primary Discovery Bank accountholder	R4,000 shared by the family	First R4,000 spend on HealthyFood items by the main member. This is followed by spend on HealthyFood items by the spouse, then the adult dependant, then the child (18 years or older) on the policy. It applies on condition that the qualifying spend is less than the R4,000 policy limit.	First R2,000 spend by the primary accountholder on HealthyFood items that were paid for with the Discovery Bank credit card.
Family Vitality Active membership with the main member and spouse as primary Discovery Bank accountholders	R4,000 shared by the family	First R4,000 spend on HealthyFood items by the main member. This is followed by spend on HealthyFood items by the spouse, then the adult dependant, then the child (18 years or older) on the policy. It applies on condition that the qualifying spend is less than the R4,000 policy limit.	First R4,000 spend on HealthyFood items that were paid for with the Discovery Bank credit card by the main member. This is followed by spend on HealthyFood items that were paid for with the Discovery Bank credit card by the spouse. It applies on condition that the qualifying spend is less than the R4,000 policy limit.
Family Vitality Active membership with the main member, spouse and adult dependant or child (18 years or older) as primary Discovery Bank accountholders	R4,000 shared by the family	First R4,000 spend on HealthyFood items by the main member. This is followed by spend on HealthyFood items by the spouse, then the adult dependant, then the child (18 years or older) on the policy It applies on condition that the qualifying spend is less than the R4,000 policy limit.	Main member and spouse: First R4,000 spend on HealthyFood items that were paid for with the Discovery Bank credit card by the main member. This is followed by spend on HealthyFood items that were paid for with the Discovery Bank credit card by the spouse. It applies on condition that the qualifying spend is less than the R4,000 policy limit. Each adult dependant or child 18 years or older: First R2,000 spend on HealthyFood items that were paid for with the Discovery Bank credit card of each adult dependant or child (18 years or older).

Earn examples

Scenario 1: Single member on a Vitality Active membership who is a primary Discovery Bank account holder

Peter is on an individual Vitality Active membership and has a Discovery Bank Gold Card Account. At the end of July, he had completed both of his Vitality Health assessments, was on Silver Vitality Money status, and had a total qualifying monthly credit card spend for July of R11,500. In August, he spent R1,750 on qualifying HealthyFood items at his preferred partner and paid for these items with his Discovery Bank credit card. He already knew what his reward percentages would be while making these HealthyFood purchases as his August rewards percentages were earned on 31 July based on his behaviour in July.

	Peter's rewards for his HealthyFood purchases in August
Vitality Active reward percentage earned for August Based on completion status of the Vitality Health assessments at the end of July	20% back Both Vitality Health assessments completed
Vitality Money reward percentage earned for August Based on his Vitality Money status at the end of July and total monthly credit card spend for July	7.5% back Monthly spend of R11,500 and Silver Vitality Money status
Qualifying spend limit	R2,000 Full amount qualifies for Vitality Active and Vitality Money rewards
August qualifying HealthyFood spend paid with his Discovery Bank credit card	R1,750 spent
August HealthyFood reward from Vitality Active Allocated in September	$= R1,750 * 20\%$ $= R350.00 * 10$ = R3,500 earned
August HealthyFood reward from Vitality Money Allocated in September	$= R1,750 * 7.5\%$ $= R131.25 * 10$ = R1,313 earned
August HealthyFood total reward Allocated in September	$R3,500 + R1,313$ = R4 813 earned

Scenario 2: Main member and spouse on Vitality Active membership, where only the main member is a qualifying primary Discovery Bank accountholder

Thabi and Erik are on a family Vitality Active membership. Thabi is the main member of the Vitality Active policy and has a Discovery Bank Platinum Suite. At the end of August, both she and Erik had completed both of their Vitality Health assessments. Thabi was on Gold Vitality Money status and had a total qualifying monthly credit card spend for August of R21,750 (this also consisted of the general spend Erik made on his secondary card linked to Thabi's account). In September, Thabi spent R3,100 on qualifying HealthyFood items at their preferred partner,

and Erik spent R850. Thabi only paid for R2,000 of HealthyFood items with the Discovery Bank credit card.

Thabi and Erik already knew what their reward percentages would be while making their HealthyFood purchases because their September rewards percentages were earned based on their behaviour in August.

	Thabi's rewards for her HealthyFood purchases in September	Erik's rewards for his HealthyFood purchases in September
Vitality Active reward percentage earned for September Based on completion status of their Vitality Health assessments at the end of August	20% back Both Vitality Health assessments completed	20% back Both Vitality Health assessments completed
Vitality Money reward percentage earned for September Based on Vitality Money status at the end of August and total monthly credit card spend for August	15% back Monthly spend of R21,750 and Gold Vitality Money status	n/a Does not qualify for Vitality Money rewards because he is not a primary Discovery Bank account holder
Vitality Active qualifying spend limit	R4,000 shared between Thabi and Erik R4,000 spent between them qualifies for Vitality Active rewards. Thabi's spend is counted first, because she is the main member.	
Vitality Money qualifying spend limit		
September qualifying Vitality Active HealthyFood spend	R3,100 spent	R850 spent
September qualifying Vitality Money HealthyFood spend	R2,000 spent Of Thabi's R3,100 spend on HealthyFood items, she only used her Discovery Bank credit card to pay for R2,000	n/a
September HealthyFood reward from Vitality Active Allocated in October	= R3,100 * 20% = R620.00 * 10 = R6,200 earned	= R850 * 20% = R170.00 * 10 = R1,700 earned
September HealthyFood reward from Vitality Money Allocated in October	= R2,000 * 15% = R300 * 10 = R3,000 earned	n/a

By 15 October, Thabi will have had both her and Erik's total HealthyFood rewards for September of ₪10,900 (9,200 + ₪1,700 = ₪10,900 allocated into her Discovery Miles Account (R1,090.00 for September).

Scenario 3: Main member and spouse on Vitality Active membership, where both are qualifying primary Discovery Bank accountholders

Vik and Ashley are on a family Vitality Active membership. Vik is the main member; Ashley is the spouse and at the end of August, both he and Ashley had completed both of their Vitality Health assessments.

Vik is on a Discovery Bank Black Suite, on Diamond Vitality Money status, and his August total qualifying monthly credit card spend was R42,000. He spent R2,900 on HealthyFood items at their preferred partner in September and paid for these transactions with his Discovery Bank credit card.

Ashley is on a Discovery Bank Gold Card Account, on Gold Vitality Money status, and her August total qualifying monthly credit card spend was R8,500. She spent R1,200 on HealthyFood items at their preferred partner in September and paid for these transactions with her Discovery Bank credit card.

Both Vik and Ashley already knew what their reward percentages would be while making their HealthyFood purchases because their September rewards percentages were earned based on their behaviour in August.

	Vik's rewards for September HealthyFood purchases	Ashley's rewards for September HealthyFood purchases
	20% back Both Vitality Health assessments completed	20% back Both Vitality Health assessments completed
Vitality Active reward percentage earned for September Based on completion status of their Vitality Health assessments at the end of August		
Vitality Money reward percentage earned for September Based on Vitality Money status at the end of August and total monthly credit card spend for August	50% back Monthly spend of R42,000 and Diamond Vitality Money status	7.5% back Monthly spend of R8,500 and Gold Vitality Money status
Vitality Active qualifying spend limit	R4,000 shared between Vik and Ashley The full R4,000 spent between them qualifies for Vitality Active and boosted Vitality Money rewards (if paid with the Discovery Bank credit card). Vik's spend is counted first because he is the main member.	
September qualifying HealthyFood spend	R2,900 spent	R1,200 spent Only R1,100 of Ashley's R1,200 spend qualified before reaching the family R4,000 spend limit.
September HealthyFood reward from Vitality Active Allocated in October	=R2,900 * 20% =R580.00 * 10 =R5,800 earned	= R1,100 * 20% = R220.00 * 10 =R2,200 earned
	= R2,900 * 50%	= R1,100 * 7.5%
September HealthyFood reward from Vitality Money Allocated in October	= R1,450.00 * 10 = R14,500 earned	= R82.50 * 10 = R825 earned
September HealthyFood total reward Allocated in October	R5,800 + R14,500 = R20,300 earned	R2,200 + R825 = R3,025 earned

By 15 October, Vik and Ashley will both have their total HealthyFood rewards for September allocated into their own Discovery Miles Accounts. Their combined family rewards on HealthyFood purchases for September will be $\text{€}20,300 + \text{€}3,025 = \text{€}23,325$ (R2,332.50 for September).

The HealthyFood products that qualify for rewards

- Refer to the Pick n Pay and Woolworths HealthyFood catalogues for a full list of HealthyFood items.
- Products listed in these catalogues can change at any time.
- Look out for the Vitality HealthyFood stamp on shelf labels in-store to identify HealthyFood items.
- All HealthyFood items are identified as 'VIT' or 'V' on your till slips.
- Discovery Vitality bases its HealthyFood principles on the most current policies and guidelines from local and international health bodies and organisations.
- Discovery Vitality recognises that there is always new scientific evidence being reviewed and we make sure that health promotion policies align with the latest guidelines.
- We follow these recommendations when setting criteria for foods which are part of the Pick n Pay and Woolworths HealthyFood catalogue.
- The approved products represent the healthiest choices within each food group and, when taken in the required quantities, all form part of a healthy, balanced diet.
- The product selection process for the HealthyFood benefit is constantly under review and can change depending on scientific and industry developments.
- Products listed in the online catalogues depend on seasonal and supplier availability and may only be available at certain Pick n Pay and Woolworths stores.
- The HealthyFood benefit is for personal household use only.
- Note: The HealthyFood items identified on the HealthyFood Catalogue will always supersede what is stated on the in-store shelf labels and on your till slips.

Earn Vitality Health points for purchasing HealthyFood

- You can earn 20 Vitality points for every HealthyFood item that you buy at Pick n Pay and Woolworths.
- We will deduct 20 points for every unhealthy item that you buy. However, you'll never accumulate a

negative point value in a month.

- The least amount of points that you can earn is zero.
- You can earn a maximum of 1,000 Vitality points on your HealthyFood purchases each month, which adds up to a maximum total of 12,000 Vitality points a year per membership.

When we pay the reward

- We will pay you a HealthyFood reward at 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. You will earn the Discovery Miles through the HealthyFood benefit cumulatively and these will appear in your Discovery Miles account as a single allocation during your monthly reward cycle.

- Your membership on the Vitality Active and Vitality Money programmes must be active at the time of allocation for you to qualify for your HealthyFood reward.
- We do not generally send reward statements. If you need a statement, please call Vitality on 0860 99 88 77 to request one.

How to query your reward

You need to keep your valid receipts for 60 (sixty) working days after purchase:

- In case you have a query related to your reward
- To verify your purchases
- To award the appropriate rewards for your quality 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.

Tax 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 tax that applies.

Accepting benefit terms and conditions

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

Third-party consent when activating any Vitality benefit

By activating this benefit, you further consent that the following may share your payment and personal information as well as transaction data to administer the benefit effectively, and in accordance with the Vitality Money Main Rules:

- Discovery Vitality (Pty) Limited
- Discovery Bank Limited
- Their authorised partner network
- Third parties (including Pick n Pay Smart Shopper card, Woolworths WRewards, MySchool, MyVillage and MyPlanet card) associated with the benefit.

Ending this benefit

Ending or downgrading your Vitality Active membership

You will no longer receive the Vitality Active portion of your HealthyFood reward if:

- Your Vitality Active membership ends
- You downgrade to a Vitality Active membership that does not qualify for the HealthyFood benefit.

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

Ending or downgrading your Vitality Money membership

You will no longer receive the Vitality Money portion of your HealthyFood benefit if you close your qualifying Discovery Bank Card Account or Discovery Bank Suite and:

- End your Vitality Money membership
- Downgrade to a Discovery Bank product that does not qualify for the Vitality Money

HealthyFood benefit.

You will still receive the Vitality Active portion of your HealthyFood benefit if you still have an active Vitality Active membership and you have given us your cash back bank account details. See the [rules](#) that apply.

Ending or downgrading both your Vitality Active and Vitality Money memberships

You may no longer use the HealthyFood benefit and will no longer receive HealthyFood rewards if:

- Both your Vitality Active and your qualifying Discovery Bank Card Account or Discovery Bank Suite and Vitality Money memberships end
- You downgrade to a Vitality Active membership or Discovery Bank product that does not qualify for the HealthyFood benefit.

Stay in touch

If you have any questions or need more information about the Vitality HealthyFood benefit, visit the [Vitality HealthyFood Help page](#) or use our Ask Discovery chat bot on [WhatsApp](#), the Discovery App, or [website](#).

Still haven't found what you're looking for?

Use Vitality 24/7 to chat to a live agent at any time of the day through Ask Discovery. Once in the chat function, type *chat to an agent* to get real-time assistance.

Alternatively, call 0860 99 88 77 from Monday to Friday between 07:00 and 18:00.

Keep up to date with the latest news from Vitality

- [Download the Discovery app](#)
- [Chat to us on WhatsApp](#)
- Follow Discovery Vitality on [Facebook](#), [Twitter](#), [Instagram](#) and [YouTube](#).

Specific limits, terms and conditions apply to each benefit and can change at any time. We will let you know when we make product or benefit changes.

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