



Vitality Active Rewards benefit guide

Vitality Active Rewards encourages and rewards you for living well. When you achieve your Exercise, Drive or Spend* goals, you will have the option to choose one of the following:

- Select an instant reward like a coffee.
- Wait to play the gameboard on Rewards Wednesday to earn Discovery Miles – our rewards currency that you can spend on a range of exciting items.

*Discovery Bank clients have access to an enhanced Vitality Active Rewards in the Discovery Bank app. [Find out more.](#)

1. Who qualifies for Vitality Active Rewards?

- Vitality Active Rewards is available to Discovery Vitality and Discovery Insure clients who are aged 18 years or older and have an active policy. You need a compatible iOS (Apple), Android or Huawei device to access this benefit in the Discovery app and Discovery Insure app. Download or update to the latest versions of the apps.
- The enhanced Vitality Active Rewards is available to qualifying Discovery Bank clients who are aged 18 years or older and have an active account. You need a compatible iOS (Apple), Android or Huawei device to access this benefit in the Discovery Bank app. Download or update to the latest version of the app.
- Vitality Active Rewards for Teens is available to teenagers who are aged 14 to 17 years. This benefit gives them access to a limited version of Vitality Active Rewards. To find out more, see the Vitality Active Rewards for Teens section further on in this benefit guide.
- If you have an active Vitality Health membership, you can get rewarded for achieving the personalised Exercise goal we set for you each week. These goals are clinically informed and will guide you along specific and progressive exercise pathways to keep you motivated and active.
- If you have an active Vitality Drive membership through Discovery Insure, you can get rewarded for achieving your weekly personalised driving goal.

- If you are the primary accountholder of a qualifying Discovery Bank account and have activated Vitality Money, you can get rewarded for achieving your spending goals in the enhanced Vitality Active Rewards experience exclusively in the Discovery Bank app. [Find out more](#).
- As a Vitality Health, Vitality Drive or Vitality Money member, you will also have access to discounted rewards in the Vitality Mall in the Discovery app based on your qualifying Discovery products.
- If you do not have an active Vitality Health product but have any Discovery product that qualifies for a Vitality Health policy, you will be able to use the Vitality Health Tracker to track your Exercise goals. This gives you access to a limited version of Vitality Active Rewards. See the detailed [Vitality Health Tracker rules](#).

2. Sharing information

By using this benefit, you agree:

- That Discovery Vitality (Pty) Limited, Vitality's fitness partners and Vitality's rewards partners may share your personal and payment information to administer the benefit effectively
- To share your driving behaviour and information with Discovery Insure and Insure's telematics partners (Vitality Drive members only)
- That Discovery Vitality (Pty) Limited and Discovery Bank Limited, their partner network and third parties associated with the benefit may share your payment and personal information to manage the benefit and make certain rewards available to you.

3. What you pay

This benefit is free to activate. Vitality Active Rewards is available through the Discovery app, which is free apart from any data costs which apply when you download or use the app or update to the latest version. Booster benefits linked to Vitality Active Rewards may have separate activation costs which will be charged for as part of the activation process.

4. How it works

4.1 Download the Discovery app

- Get started by downloading the latest version of the [Discovery app](#) on your iOS, Android or Huawei compatible mobile device.
- Log in to the Discovery app using the same credentials as you do for the Discovery website.
- Activate the [Vitality Active Rewards](#) benefit through the Discovery app.
- Start earning Discovery Miles for living well.

Members on Personal Health Pathways can also activate Vitality Active Rewards in the Discovery Health app as follows:

- As part of the Personal Health Pathways activation; or, if this is already active

- By tapping on 'Activate now' on your exercise Next Best Action within Person Health Pathways

4.2 If you are a Vitality Health member, get active to achieve your Exercise goal

- Based on your current health status and activity levels, we will set you a weekly personalised Exercise goal. Your goal adjusts upwards or downwards based on your activity level and goal completion over previous weeks to do one of the following:
 - Gradually encourage you to the next level
 - Keep you motivated and engaged at the current level
 - Ease you to a lower level more suitable for your fitness ability.
- To achieve your weekly Exercise goal, you need to earn a certain number of Vitality fitness points in any of the following ways:
 - Through any of Vitality's fitness partners
 - By using a wearable fitness device or fitness app linked to your Vitality Health profile.
- As you achieve your goals, your next goal will increase. This is to make sure that you continue to become fitter over the weeks. Each person will reach a cap of points – your goal will not continue to increase indefinitely. Your goal cap is worked out based on your goal achievement, fitness and health.
- Goals are calculated weekly based on past goal achievement. You can track your progress as you work towards your goal.
- Goal cycles run from midnight on a Friday until midnight on the following Friday. Only events or fitness activities completed in that period count towards the weekly goal. We allow until midnight on the Tuesday following your goal week for your exercise data to reflect. Your fitness activities may not reflect right away but your activities will count towards your goal, as long as:
 - You have captured your activity, by syncing your device or capturing any race events, within your goal week
 - We receive the data before midnight on the following Tuesday.
- Even if your Vitality fitness points aren't currently reflecting, you won't lose out. We will retrospectively award gameboard plays earned in a particular week and make sure that your weekly Vitality Active Rewards (including your Apple Watch repayments and booster benefits) are not affected.
- A goal cycle is attributed to the month in which the goal cycle ends. For instance, if a goal cycle starts on Saturday, 25 September and ends on Friday, 1 October, we will attribute the goal cycle to October and not September, as the goal cycle ended in October.

4.3 If you are a Vitality Drive member, drive well to achieve your Drive goal

- Based on your previous week's driving behaviour, we will set you a weekly personalised Drive goal.
- To achieve your weekly Drive goal, you need to drive well to maintain your 50 or 60 daily Drive points that are given to you at the start of each day based on your tracking device type.

- Harsh driving events will reduce your daily Drive points balance, depending on the type and severity of the event.
- At the end of each day, we will add your remaining Drive points to your Active Rewards Drive ring, until you complete your personalised Drive goal.
- You have from Saturday morning until midnight on the following Friday to achieve your weekly goal.
- The minimum goal for a week is 170 Drive points. This is the goal you will start with when you first opt into Vitality Active Rewards. If you meet your goal for the week by closing your Drive ring, your goal for the next week will increase by 35 Drive points. Your goal will continue to increase every time you achieve it.
- If you have the smartphone-enabled DQ-Track (Vitality Drive Sensor), the maximum goal you can achieve is 340 Drive points. If you have the standalone DQ-Track, the maximum you can achieve is 300 Drive points, since we will not be able to measure your cellphone use.
- You can only earn one Active Reward for driving well in a week.
- Find out more about the [Drive goal](#).

4.4 If you are a Discovery Bank client, spend and save with Discovery Bank to achieve your Spend goal

Qualifying Discovery Bank clients have access to an enhanced Vitality Active Rewards through Vitality Money in the Discovery Bank app. [Learn more](#).

5. Rewards

When you achieve your Exercise, Drive or Spend* goal, you will have the option to choose one of the following:

- Select an instant reward, like a coffee or donation to the latest MoveToGive initiative
- Wait to play the gameboard on Rewards Wednesday to earn Discovery Miles – our rewards currency that you can spend on a range of exciting items.

*Discovery Bank clients have access to an enhanced Vitality Active Rewards in the Discovery Bank app. [Learn more](#).

5.1 Instant rewards

- Your instant reward will be available as soon as you achieve your Exercise, Drive or Spend goal.
- You have the option to select an instant reward up until the gameboard play becomes available (midnight on the Tuesday after the goal cycle has ended). From Rewards Wednesday, all unselected instant rewards from your previous goal cycle will be converted to gameboard plays.
- The instant rewards include coffee and MoveToGive donations.
- If you select an instant reward, you will not qualify for a gameboard play on Rewards Wednesday.
- If you have multiple instant rewards available, you can select some or all of them. You can select the others later in the same goal cycle or convert them to gameboard plays.
- Once an instant reward is selected, it cannot be reversed and / or exchanged.

5.2 Gameboard plays

- Once you've achieved your Exercise, Drive or Spend goals, you can either select an instant reward immediately or wait for Rewards Wednesday to play the gameboard. Instant rewards will be converted to gameboard plays if you do not use them by midnight on the Tuesday after the goal cycle has ended.
- You play the gameboard by picking a tile to reveal hidden Discovery Miles of varying values. You can spend Discovery Miles on a range of rewards.
- You have until midnight on the Tuesday after your gameboard play becomes available to earn Discovery Miles.
- Plays for late events will only reflect on the following Rewards Wednesday. This is because after you have used your week's plays, the gameboard tiles get revealed to you.
- Each gameboard is different and a new gameboard is released your app each week.

5.3 Get up to 15% off

As a Vitality Health, Vitality Drive or Vitality Money member, you qualify for discounts on select Vitality Active Rewards redemptions in the Vitality Mall in the Discovery app. Most rewards worth 350 Discovery Miles or more qualify for these discounts. These will be shown on each qualifying reward in the Discovery app. These discounts can't be used in conjunction with another promotion.

Earn a 5% discount on rewards in the Vitality Mall for each qualifying Discovery product you have (Vitality Health, Vitality Drive and Vitality Money).

Discovery product	Discount
Vitality Health	5%
Vitality Drive	5%
Vitality Money	5%

If you're a Vitality 65+ member, when you complete a Vitality Health Check for 65+ you'll qualify for up to 25% discount on select Vitality Mall redemptions. If you have not completed either of these checks, you'll still get an up to 15% discount on select Vitality Active Rewards redemptions in the Vitality Mall based on your qualifying Discovery products. You may not use the Vitality 65+ discount together with any other discounts or promotions offered by Vitality.

5.4 Discovery Miles

- You can choose to **spend or accumulate** your Discovery Miles:
 - **Spend** your Discovery Miles on a range of rewards (from coffees and smoothies to shopping and entertainment rewards).
 - **Accumulate** your Discovery Miles for a choice of bigger, better rewards.
- View the list of reward partners and rewards available in the Vitality Mall in the Discovery app.

- You can redeem your chosen rewards at the reward partner by scanning the QR code or manually entering the code on the reward pass.
- Rewards may vary depending on partner availability.
- Qualifying rewards may change at the discretion of the partners.
- The validity of the rewards varies and the expiry date is specified on each reward.
- You do not have to redeem your Discovery Miles immediately. You can save your Discovery Miles to accumulate and spend on a reward later.
- Discovery Miles which have not been redeemed towards a reward are valid for 5 years from date of issue.
- You can't redeem a Vitality Active Reward together with any other promotion that a Vitality Active Rewards partner is running online or in-store. For example, if a partner runs a promotion on a beverage on their own apps, social media platforms or in-store, you cannot redeem a Vitality Active Reward code on that beverage. You can check the qualifying rewards on your digital rewards pass or ask the cashier or manager at the partner store to check which items qualify for your Vitality Active Rewards.
- There are additional benefits for qualifying Discovery Bank clients.
 - Qualifying Discovery Bank clients are defined as Discovery Bank primary accountholders with a qualifying Discovery Transaction Account, Discovery Bank Card Account or Discovery Bank Suite.
 - These qualifying Discovery Bank clients can spend the Discovery Miles they earn through Vitality Active Rewards outside of the Vitality Active Rewards platform. This is regardless of whether they earned them through meeting their Vitality Active Rewards Health, Drive or Spend goals.
 - Their Discovery Miles can be:
 - Spent at partners online and in-store
 - Used to pay for flights and accommodation
 - Converted to other partner loyalty programme points
 - Transferred to a friend or family member with a Discovery Bank account
 - Monetised to spend as they wish.
 - Vitality Health and Vitality Drive clients who do not have a qualifying Discovery Bank account or who are only Discovery Bank secondary cardholders can only spend their Discovery Miles within the Vitality Active Rewards platform. For the ability to spend your Discovery Miles in more ways, join Discovery Bank today.
- Discovery Miles can expire
 - Discovery Miles are subject to expiry, which may occur under the following circumstances:
 - 5 years after the date of earning your Discovery Miles;
 - In the event of no earning or spending of Discovery Miles within a consecutive 12-month period (referred to as the "dormancy rule");
 - If you no longer have any qualifying Vitality product, such as Vitality Health, Vitality Drive and Vitality Money.

5.5 Vitality Centurion shirts

Reach an Exercise goal streak of 100 and all multiples of 100 to earn a Vitality Centurion shirt with your century streak number printed on the back. When you achieve your Vitality Centurion Award, you will receive a code to redeem your shirt and qualifying badge at a participating Sportsmans Warehouse.

Members will receive one Vitality Centurion shirt per year.

Example: Sandra has achieved 300+ consecutive Exercise goals and will receive a 300 Centurion shirt. If she continues to achieve her Exercise goals, the next shirt she receives will be a 400 Centurion shirt.

Members can choose to have their shirt customised with their name at their own cost. Please check in-store for more information about the costs of customisation.

Find [participating Sportsmans Warehouse stores](#).

6. Fair usage limits

To make sure everyone has fair access to rewards, there will be a daily, weekly or monthly limit on certain rewards. When applicable, these limits will be specified on the rewards you choose. Limits can change at any time.

7. Add friends in the Discovery app

You can invite an unlimited number of friends to join your friends list in the Discovery app. This will let you track each other's Exercise and Drive (but not Spend) activity and goal achievement. To invite a friend, send your 10-digit invite code to your Vitality friends and ask them to enter the code in their Discovery app to add you. You can then accept their invite through your Discovery app. You can delete someone from your friends list at any stage.

8. Privacy

Your privacy is important to us. To take part in the Vitality Active Rewards programme, we will ask you to agree to certain privacy settings. You can control who can see your Vitality Active Rewards profile. Information you can agree to share through the Vitality Active Rewards programme includes your name, profile picture, goal achievement and performance metrics. If you choose not to share your information, your personal and performance data will not be shown. You can update your Discovery app privacy settings at any time.

9. Limits

Yearly limits for fitness points only apply to your Vitality Health status, but not to Vitality Active Rewards. This means that all fitness points (depending on the daily points rules) will count towards reaching your weekly Vitality Active Rewards Exercise goals, whether you have reached the yearly limit

for Vitality fitness points or not. This is to keep you motivated to earn Vitality Active Rewards for exercise all through the year. You will only be awarded points for one fitness event a day. If you complete two fitness activities in one day, we will award you with the higher points between the two.

10. Ending this benefit

- If you are no longer a Vitality Health member, your Exercise goal will no longer be available.
- If you are no longer a Vitality Drive member, your Drive goal will no longer be available.
- If you are no longer a Discovery Bank client with Vitality Money, your Spend goal will no longer be available. You will no longer experience the enhanced Vitality Active Rewards in the Discovery Bank app.
- If you are no longer a member of Vitality Health, Vitality Drive or Vitality Money, this Vitality Active Rewards benefit will no longer apply. [Find out more](#).

11. Vitality Active Rewards for Teens

Vitality Active Rewards for Teens is an app-based programme that tracks physical activity and incentivises teens to exercise to earn rewards.

11.1 Who qualifies

- All teens who are on their parents' or guardians' full Vitality policies and who are aged from 14 to 17 years qualify. The benefit is not available to members on Vitality Active, KeyFIT, GlencoreFIT or Balance.
- Teens taking part in Vitality Active Rewards for Teens will not have access to Vitality Drive.

11.2 How to activate it

- The main member must first give consent for their teen to take part in the programme from their Vitality Active Rewards dashboard.
- Their teen can then download the Discovery app on their phone, register a Discovery profile and activate Vitality Active Rewards for Teens.

11.3 How to use it

- We will set a weekly personalised Exercise goal for your teen. They can achieve goals through activities like device workouts (steps or heart rate), partner workouts (at Virgin Active or Planet Fitness gyms and parkrun), outdoor race events and playing a round of golf with Handicaps Network Africa.
- We will adjust their goal based on their activity level and goal completion over previous weeks.
- Every time your teen achieves their weekly Exercise goal, they will get a option to choose one of the following:
 - Select an instant reward like a coffee.
 - Wait to play the gameboard on Rewards Wednesday to earn Discovery Miles – our rewards currency that you can spend on a range of exciting items.

- Teens qualify for a maximum 5% discount on select Vitality Mall purchases of 350 Discovery Miles or more, based on Vitality Health as the qualifying Discovery product.
- Teens will only be able to spend their Discovery Miles on rewards offered within the Vitality Active Rewards for Teens programme.

11.4 The terms

The terms and conditions relating to the Vitality Active Rewards for Teens benefit set out the rules of use of the programme and create a binding contract between you and Discovery Vitality. Please read these terms and conditions carefully.

11.5 Parent and legal guardian's consent

- As the parent or legal guardian, you must consent to the following before your teen can start taking part in Vitality Active Rewards for Teens:
 - Your teen is allowed to register a profile with Discovery.
 - Your teen may take part in Vitality Active Rewards for Teens.
 - You will decide how your teen can earn and spend rewards on Vitality Active Rewards.
 - Neither Discovery nor Discovery Vitality are responsible for any injury, allergic reactions or other conditions your teen may develop while on the Vitality Active Rewards programme.
 - Discovery Vitality may share with its contracted third parties the data obtained from our fitness devices and partners to manage the benefit.
 - Discovery may communicate with your teen for transactional and marketing purposes.
- You can monitor your teen's Vitality Active Rewards for Teens profile. In keeping with our privacy statement rules, you must be the main member on your policy to access their profile. You will be able to see the exercise activities they are taking part in, the rewards they choose and their Discovery Miles balance. Your teen will not be able to add friends to their profile.
- You can call 0860 99 88 77 to get access to your teen's data.
- If you're a legal guardian on the policy, you will need to call 0860 99 88 77 to conduct any servicing interactions on behalf of your teen.
- You can view your teen's activity history by logging in to the points monitor on the Discovery website.
- You can revoke your consent (access to Vitality Active Rewards for Teens) by logging in to the Discovery app and going to your teen's Vitality Active Rewards for Teens profile.
- **Important to note:** If you revoke access, your teen will no longer be able to take part in Vitality Active Rewards for Teens. If you decide to grant them access to Vitality Active Rewards for Teens again at a later stage, they will need to activate their profile again in the Discovery app. They will then need to start from the beginning, losing all previous achievements and historically earned or saved Discovery Miles.
- Learn more about the terms and conditions.

11.6 Self-service tools

Discovery Vitality servicing will not be able to service minors. If your teen needs to contact Discovery Vitality for some reason, they will need to ask the main member to do so on their behalf.

11.7 Tracking activity with a fitness device

Teens can use fitness devices to track their steps, speed and heart-rate workouts. However, you as the parent or guardian must check the device manufacturer's rules on whether a child aged younger than 18 years may register a profile. Discovery Vitality will not be held responsible if the device manufacturer does not allow a teen to register a profile. Please visit the website of your desired fitness device manufacturer to find out the relevant rules.

11.8 Enjoying the rewards

- Vitality Teens have access to the same rewards as adults. Get a full breakdown of the [rewards you can earn](#) and their rules.
- The main member on the policy will be notified within an hour of a teen selecting a reward with the details of the reward partner. The main member can cancel the redemption of this reward by calling 0860 988 77, Monday to Friday from 08:00 to 17:00 if it has not already been redeemed. The cancellation can take up to 4 working days.
- Once the teen turns 18, they will have access to the adult version of Vitality Active Rewards and normal processes will follow. As a result, the main member will no longer receive the notification when the teen selects their chosen reward.

11.9 Privacy

For your teen to take part in the Vitality Active Rewards programme, we will ask you to agree to certain privacy settings. You can control who views their Vitality Active Rewards profile. Information you agree to share through the Vitality Active Rewards programme includes their name, profile picture, goal achievement and performance metrics. If you choose not to share their information, their personal and performance data will not be shown. You can view our [Privacy Statement](#) on our website.

By using the benefit, you agree that Discovery Vitality (Pty) Limited, Vitality's fitness partners and Vitality's rewards partners may share your teen's personal and payment information to administer the benefit effectively.





11.10 Ending the benefit

- Once a teen turns 18, they will gain access to full Vitality Active Rewards. All accumulated Discovery Miles and goal achievements will be carried over to Vitality Active Rewards. Teens can remove themselves from the Vitality Active Rewards programme at any time after they turn 18 by calling 0860 99 88 77.
- If the main member on the policy is no longer a member of Vitality Health, this Vitality Active Rewards for Teens benefit will no longer apply.

12. Find out more

Limits, terms and conditions apply. If you have any questions or need more information about the Vitality Active Rewards benefit, please visit www.discovery.co.za. If there is a conflict between the rules in this benefit guide and the Main Rules for Vitality Health or the Main Rules for Ancillary Discovery Vitality Programmes, the Main Rules will always apply.

13. Keep up to date with the latest news from Vitality

Download the  Discovery app and follow Discovery Vitality on   (@Vitality_SA) and  (DiscoverySA).

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