



Vitality Active Rewards

Vitality Active Rewards benefit guide

Vitality Active Rewards encourages and rewards you for getting healthier, driving well and spending responsibly. When you achieve your Exercise, Drive or Spend* goal, you'll get rewarded with a play on the gameboard and a chance to earn Discovery Miles – our one rewards currency that you can spend on a range of exciting rewards of your choice.

*Discovery Bank clients have access to an enhanced Vitality Active Rewards in the Discovery Bank app. To learn more about this, please [tap here](#).

Eligibility

Who qualifies for Vitality Active Rewards?

- Vitality Active Rewards is available to Discovery Vitality and Discovery Insure clients who are 18 years or older with an active policy. You need a compatible iOS (Apple) or Android 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 18 years or older with an active policy or account. You need a compatible iOS (Apple) or Android 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 benefit is available to teenagers from age 14 to 17 years, allowing them access to a limited version of Vitality Active Rewards. To find out more, please refer to the last few pages of this benefit guide.
- Vitality Active Rewards for Kids is available to children from age 2 to 13 years. This benefit allows them access to a customised and limited version of Vitality Active Rewards on the main member's Discovery app. Find out more about [Vitality Active Rewards for Kids](#).
- If you have an active Vitality Health membership, you can get rewarded for achieving your weekly exercise goal. This means that each week we set you a personalised physical activity goal to

achieve. These goals are clinically informed and will guide you along specific and progressive exercise pathways to keep you motivated and getting active.

- As a Vitality Health, Vitality Drive or Vitality Money member, you will also have access to discounted rewards on the Vitality Mall in the Discovery app based on your qualifying Discovery products.
- 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 get even more. You can get rewarded for achieving your Vitality Active Rewards goals in the enhanced Vitality Active Rewards experience exclusively in the Discovery Bank app. Please [tap here](#) to learn more.
- If you do not have an active Vitality Health product but have any Discovery product that qualifies for a Vitality Health policy, you will have access to a limited version of Vitality Active Rewards. This is called the **Vitality Health Tracker**. You can use this platform to track your exercise goals. See the detailed [Vitality Health Tracker rules](#).

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.

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, use or update to the latest version of the app. Booster benefits linked to Vitality Active Rewards may have separate activation costs which will be charged for as part of the activation process.

How it works:

1. Download the Discovery app

- Get started by downloading the latest version of the [Discovery app](#) on your iOS or Android 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 getting active, driving well and spending responsible.

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

Based on your current health status and activity levels, a weekly personalised exercise goal is set for you. Your goal is dynamic. It adjusts upwards and downwards based on your activity level and goal completion over previous weeks to apply one of the following:

- ✓ Gradually encourage you to the next level
 - ✓ Keep you motivated and engaged at the current level
 - ✓ Ease to a lower level more suitable for your fitness ability.
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- 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 continue to achieve your goals, your following 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 determined by 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 the following Friday. Only events completed in that period count towards the weekly goal.
 - You need to complete fitness activities between midnight the Friday your goal cycle starts and midnight the next Friday. 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 provided:
 - You have captured your activity – synced your device or captured any race events – within your goal week
 - We receive the data before the following Tuesday midnight,.
 - 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.

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 Vitality Active Rewards Drive goal.
- To achieve your weekly Drive goal, you'll need to drive well to maintain your 50 or 60 daily Drive points that is allocated to you at the start of each day based on your tracking device type.
- Harsh driving events will reduce your daily Drive points balance based on the type and severity of the event. At the end of each day, we will add your remaining Drive points towards your Active Rewards Drive ring until you complete your personalised Drive goal.
- You have from Saturday until midnight on the next Friday to achieve your weekly drive goal.
- The minimum Drive goal for a week is 170 Drive points. This is the Drive goal you will start with when you first opt into 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 that you achieve it. The maximum goal you can receive is 340 Drive points if you have the Vitality Drive Sensor or 300 Drive points if you have the standalone DQTrack, since we cannot measure cellphone use.
- You can only earn one Active Reward for driving well in a week.
- Harsh driving events will reduce your daily Drive points balance based on the type and severity of the driving event.
- Find more details about the Drive goal [here](#).

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

Discovery Bank clients have access to an enhanced Vitality Active Rewards through Vitality Money in the Discovery Bank app (see *Who qualifies for Vitality Active Rewards?*). To learn more about this, please [tap here](#).

5. Earn a chance to pick a tile on the gameboard for Discovery Miles

You'll earn a play on the gameboard for each Exercise, Drive or Spend* goal that you achieve, plays will be available the following rewards Wednesday. When you play the gameboard, you pick a tile which reveals hidden Discovery Miles of varying values. You can spend Discovery Miles on a range of rewards.

- We will issue your play on the rewards Wednesday after you reach your goal, and it will be available by the end of that day.
- You have until midnight on the Tuesday after your play was issued to use your play and earn Discovery Miles.
- Plays for late events will only reflect on the following 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 each week to your app.

*Discovery Bank clients enjoy an enhanced Vitality Active Rewards experience in the Discovery Bank app. For more, please visit [Vitality Active Rewards - Discovery](#).

6. Get up to 20% off rewards

As a Vitality Health, Vitality Drive or Vitality Money member, you qualify for discounts on select Vitality Active Rewards redemptions in the Vitality Mall. Most rewards worth 350 Discovery Miles or more qualify for these discounts. These will be indicated 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. These include the Vitality Health, Vitality Drive and Vitality Money programmes, as well as having a Discovery Bank Suite.

Discovery product	Discount
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Vitality Health	5%
Vitality Drive	5%
Vitality Money	5%
Discovery Bank Suite with Vitality Money activated	5%

If you're a Vitality 65+ member, you'll qualify for an up to 25% discount on select Vitality Mall redemptions on completion of a Vitality Health Check for 65+ or a Virtual Vitality Health Check-in. If you have not completed either of these, you'll still get an up to 20% 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. This rewards structure will change in 2023 and we will communicate these changes to you when they happen.

7. Get rewarded

With your Discovery Miles, you can choose to **spend or accumulate** them. **Spend** your Discovery Miles on a range of rewards (from coffees and smoothies to shopping and entertainment rewards).

You can also **accumulate** your Discovery Miles for a choice of bigger, better rewards:

- Rewards may vary depending on partner availability.
 - You can redeem your chosen rewards at the reward partner by scanning the QR code or manually entering the code on the reward pass.
 - You do not have to redeem your Discovery Miles immediately. You can save your Discovery Miles to accumulate and spend on a reward later.
 - The validity of the rewards vary and the expiration date is specified on each reward.
 - Discovery Miles which have not been redeemed towards a reward are valid for 5 years from date of issue.
 - View the list of reward partners and rewards available in the Vitality Mall on the Discovery app.
 - 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 beverages on their own apps, social media platforms or in-store, you cannot redeem a Vitality Active Reward code on a product that's on special. You can check the eligible 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.
 - Qualifying rewards may change at the discretion of the partners.
 - Only qualifying Discovery Bank clients can spend outside the Vitality Active Rewards platform.
- Qualifying Discovery Bank clients can spend 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.
 - 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 you wish.

- 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.
- 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.

8. 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 Centurion shirt based on their highest Exercise goal streak. After this members will receive one shirt for every centurion award achieved. 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.

Centurion shirts have become available in batches for select members since December 2022. Members who did not receive their Centurion email in December 2022 can expect to receive it in 2023.

Members have the option to have their shirt customised with their name at an additional cost which they must pay from their own pocket. Please check in-store for more information about the costs of customisation.

Participating Sportsmans Warehouse stores include:

Province	Store
Eastern Cape	Port Elizabeth
	East London
Free State	Northridge Mall, Bloemfontein
Gauteng	Centurion
	East Rand Mall
	Fourways
	Menlyn
	Sandton
Kwa-Zulu Natal	Gateway
	Pietermaritzburg
Limpopo	Polokwane (Pietersburg)
Mpumalanga	Nelspruit
	Middelburg
Northern Cape	Kimberly
Northwest	Klerksdorp
	Potchefstroom
	Rustenburg

Western Cape	Somerset West
	George
	Paarl
	Stellenbosch
	Rondebosch
	Tyger Valley

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.

Add an unlimited number of friends

You can invite an unlimited number of friends to join your friends list. 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 input the code to add you. You can then accept their invite through the Discovery app. You have the option to delete someone from your friends list at any stage.

Your privacy is important to us

To participate in the Vitality Active Rewards programme, we will ask you to agree to certain privacy settings and you will be able to control who can see your Vitality Active Rewards profile. Information you can agree to share through the Vitality Active Rewards app 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.

Limits that apply

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, regardless of whether you have reached the yearly limit for Vitality fitness points. This is to keep you motivated to earn Vitality Active Rewards for exercise all through the year. Points will only be awarded for one fitness event a day. If you complete two fitness activities in one day, then we will award you with the higher points between the two.

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 and 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 about this benefit by visiting the [Help page](#).

9. Vitality Active Rewards for Teens

How to activate Vitality Active Rewards for Teens

- The main member must first give consent for their teen to participate 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.

Vitality Active Rewards for Teens is an app-based programme that tracks physical activity and incentivises teens to exercise to earn rewards. A personalised and dynamic weekly Exercise goal will be allocated to each teen. A goal can be achieved through device workouts (steps or heart rate), partner workouts (at Virgin Active or Planet Fitness gyms and parkrun) and outdoor race events.

Every time your teen achieves their weekly Vitality Active Rewards Exercise goal, they will get a play on the gameboard. 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.

All teens on their parents' or guardians' full Vitality policies that are equal to or older than 14 years or younger than 18 years qualify for the Vitality Active Rewards for Teens benefit. This benefit is not available to members on Vitality Active, KeyFIT, GlencoreFIT and Balance.

Teens participating in Vitality Active Rewards for Teens will not have access to Vitality Drive, Vitality Money or any Vitality booster benefits.

Teens will only be able to spend their Discovery Miles on rewards offered within the Vitality Active Rewards for Teens programme.

For a comprehensive view of the terms and conditions relating to the Vitality Active Rewards for Teens benefit, [click here](#). These additional terms and conditions 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.

How to close your ring

The activities that teens can do to earn fitness points include but are not limited to: device workouts, parkrun, races, gym workouts, tracking workouts with Vitality points devices, playing a round of golf with Handicaps Network Africa.

Parent and legal guardian's consent

As the parent or legal guardian, you can monitor your child's Vitality Active Rewards for Teens profile. In keeping with our privacy statement rules, you need to be the main member on your policy to access it. This includes the exercise activities they are participating in, the rewards they choose and their Discovery Miles balance. Please be aware that 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 need to contact servicing on 0860 99 88 77 to conduct any servicing interactions on behalf of your child.

Discovery Vitality (Pty) Ltd. Registration number: 1999/007736/07. Terms, conditions and limits apply.

As the parent or guardian, you need to give consent for the following before your teen can start participating in Vitality Active Rewards for Teens. You must consent:

- That your teen is allowed to register a profile with Discovery
- That your teen may participate in Vitality Active Rewards for Teens
- That neither Discovery nor Discovery Vitality are liable for any injury, allergic reactions or other conditions your teen may develop while on the Vitality Active Rewards programme
- That Discovery Vitality may share with its contracted third parties the data obtained from our fitness devices and partners to manage the benefit. Find out more about [data sharing](#).
- To how your teen can earn and spend rewards on Vitality Active Rewards
- That Discovery may communicate with your teen for transactional and marketing purposes.

You can easily 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 participate in Vitality Active Rewards for Teens. If you decide to grant the teen access to Vitality Active Rewards for Teens again at a later stage, the teen will need to activate their profile again on the Discovery app and start from the beginning, losing all previous achievements and historically earned or saved Discovery Miles.

You will also be able to view your child's activity history by logging in to the points monitor on the Discovery website.

Self-servicing

Answers to all questions related to Vitality Active Rewards for Teens can be found on the website. If, for some reason, your child needs to contact Discovery Vitality, they need to ask the main member to do so on their behalf. Discovery Vitality servicing will not be able to service minors.

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 younger than 18 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 site of your desired fitness device manufacturer to find out all necessary rules.

Enjoying the rewards

Vitality Teens have access to the same rewards as adults. Get a full breakdown of the rewards you can earn and the [rules](#) associated with them.

The main member on the policy will receive a notification within an hour of a teen selecting a reward with the nature of the reward partner detailed within the notification. The main member can cancel the redemption of this reward by calling 0860 99 88 77, Monday to Friday between 08:00 and 17:00, if it has not been redeemed. This can take up to 4 working days.

After the child turns 18 the teen will have 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.

When does this benefit end?

Once a teen turns 18, they will gain access to full Vitality Active Rewards, including; Vitality Boosters, Vitality Drive and Vitality Money. 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 once they turn 18 by calling 0860 99 88 77.

Your privacy is important to us

To participate in the Vitality Active Rewards programme, we will ask you to agree to certain privacy settings and you can control who views your [Vitality Active Rewards profile](#). Information you agree to share through the Vitality Active Rewards app includes your name, profile picture, goal achievement and performance metrics for your Exercise and/or Drive goals. 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.

By using the 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.

Acceptance of benefit terms and conditions

By activating and/or using Vitality Active Rewards, you agree to the limits, terms and conditions set out in this document as well as the terms and conditions that are set out in the Vitality Active Rewards [rewards guide](#). These terms and conditions would also apply to any subsequent activations of Vitality Active Reward programmes such as the Exercise or Drive goal.

Limits, terms and conditions apply. If you have any questions or need more information about this benefit, please visit www.discovery.co.za. If, for any reason, there is a conflict between rules in this benefit guide and the Vitality Main Rules – the [Vitality Main Rules](#) or [Ancillary rules](#) will apply at all times.

Sharing of information

By using Vitality Active Rewards, you agree to the sharing of your relevant personal information between Discovery Health (Pty) Limited and Discovery Vitality (Pty) Limited, Vitality's fitness partners and Vitality's rewards partners for purposes of administering the benefit effectively.

Find out more

If you have any questions or need more information about the Vitality Health Tracker, go to www.discovery.co.za.

Stay in touch

Limits, terms and conditions apply. If you have any questions or need more information about this benefit, please visit www.discovery.co.za. If, for any reason, there is a conflict between rules in this benefit guide and the Vitality Main Rules – the Vitality Main Rules or Ancillary rules will apply at all times.

Keep up to date with the latest news from Vitality:

Download the  Discovery app, follow Discovery Vitality on   (@Vitality_SA) and  ([DiscoverySA](#))

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