

Vitality Active Rewards gym booster

Update on the Vitality Active Rewards gym booster benefit

This benefit guide is only applicable to Vitality Health members who **activated the Vitality Active Rewards gym booster benefit prior to 1 January 2020**. From 1 January 2021, these members can continue to boost their gym savings to up to 100% with Discovery Bank. The rules and benefit changes thereof, are explained in this benefit guide.

If you hadn't activated the Vitality Active Rewards gym booster benefit (as detailed in this benefit guide) before 1 January 2020, see the below benefit guides for new gym booster activations:

- <u>Planet Fitness benefit guide</u> for qualifying Discovery Bank clients
- <u>Virgin Active benefit guide</u> for qualifying Discovery Bank clients

Please Note - Clients will have up until the **31st of July to upgrade their bank account to a Suite Account**, otherwise they will no longer continue to receive the Bank Gym Booster

What is the Vitality Active Rewards gym booster benefit?

Vitality Health members save up to 75% on their Virgin Active and Planet Fitness gym fees with the Vitality gym benefit. With the Vitality Active Rewards gym booster benefit, this saving can increase to up to 100% through Vitality Active Rewards and Discovery Bank.

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Who may use the Vitality Active Rewards gym booster benefit?

The Vitality Active Rewards gym booster is available to you as a Vitality Health member if you:

- had previously activated the Vitality Active Rewards gym booster benefit before 1 January 2020;
- · are the main member or spouse on the Vitality Health policy;
- have either Virgin Active Club or Planet Fitness Local gym memberships;
- have completed at least **36 gym workouts** in a rolling 12-month period;
- are a **Discovery Bank primary accountholder** with a Discovery Bank Suite Account;
- Your account must be kept in good standing. A member's linked Discovery Bank account must be in good standing, as defined in the <u>Discovery Bank account terms and conditions</u>
- maintain a monthly qualifying spend on your qualifying Discovery Bank card of at least R2 500.

Clients with the following Discovery Bank products do not qualify for the Vitality Active rewards gym booster:

- Clients with Discovery Bank Transaction Accounts on the pay-as-you-transact fee option
- Clients with only Discovery Bank savings accounts
- Clients who are secondary cardholders of a qualifying Discovery Bank product
- Clients with the previous Discovery Card first issued before the launch of Discovery Bank.

Please note that if you are not already on the benefit, you cannot activate it for now.

Please ensure that you have the latest version of the Discovery app downloaded. Standard <u>Vitality Active Rewards terms and conditions apply</u>.

What you pay

There are no additional fees for this benefit.

How it works

In order to increase their gym savings at Virgin Active or Planet Fitness to up to 100%, Vitality Health members who activated the Vitality Active Rewards gym booster benefit before 1 January 2020 must:

- · achieve their weekly Vitality Active Rewards exercise goals, and
- have a qualifying Discovery Bank product that is in good standing, and
- · meet the minimum Discovery Bank spend criteria.

The benefit is structured as follows:

1. Your base gym saving with the Vitality gym benefit

The base gym saving is an upfront saving of up to 75% off gym fees for all main members and spouses on a Virgin Active Club or Planet Fitness Local gym membership, who complete 36 gym workouts or more, in a rolling 12-month period. If you work out at the gym fewer than 36 times in a rolling 12-month period, your monthly base gym membership saving will reduce from 75% to 50% off the standard monthly fee. To read all the terms and conditions of Vitality's gym benefit, view the <u>Virgin Active</u> and <u>Planet Fitness</u> benefit guides.

2. Your boosted savings with Vitality Active Rewards and Discovery Bank

The Vitality Active Rewards gym booster saving of up to 25% depends on meeting the Vitality Health and Discovery Bank qualifying criteria as stipulated above, and on the number of Vitality Active Rewards exercise goals you achieve in a calendar month, as follows:

Exercise goals achieved per month	0	1	2	3	4
Vitality Active Rewards gym Booster rewards (if you also meet the qualifying Discovery Bank criteria)	0%	0%	0%	10%	25%
Maximum Vitality gym benefit saving	75%	75%	75%	75%	75%
Total gym saving	75%	75%	75%	85%	100%

The Vitality Active Rewards gym booster saving is **awarded in Discovery Miles**, and is calculated as a percentage of the retail rate of your gym contract at the start of the previous month.

Your exercise goal count is calculated at the end of the monitoring period after the last calendar day of the month, for the previous month. The saving is cumulative, locked in for the calendar month and can vary across months, depending on the number of goals you achieve and whether you continue to meet the Vitality Health and Discovery Bank qualifying criteria.

For example, in one month, you could achieve all your exercise goals and meet the Vitality Health and Discovery Bank criteria and get the extra 25% Vitality Active Rewards gym booster saving. The next month, you could achieve no exercise goals and then just get your usual up to 75% gym saving, but no Vitality Active Rewards gym booster saving.

The Vitality Active Rewards gym booster benefit applies to a limit of R2 000 gym fees per Vitality Health policy, per month. This means that if you have a policy where both a main member and spouse pay a combined monthly premium of R2 200, the Vitality Active Rewards gym booster rewards will only apply to R2 000 of their combined monthly gym fees. Note that the main member and spouse will need to each independently meet the Vitality Health and Discovery Bank qualifying criteria to receive their individual Vitality Active Rewards gym booster savings.

How the Vitality Active Rewards gym booster is awarded

Your Vitality Active Rewards gym booster is awarded in Discovery Miles, allocated into your Discovery Miles Account at a rate of 10 Discovery Miles for every R1 earned back after you billing cycle date. The main member and spouse will have their own Vitality Active Rewards gym booster savings awarded into their respective Discovery Miles Accounts (if applicable).

Examples of how the Vitality Active Rewards gym booster works

Example 1: Lisa

Lisa is the main member on Vitality Health with a Virgin Active gym benefit. The retail rate of her monthly gym fees is R410 and because of her high gym usage, she qualifies for a 75% saving with Vitality Health. In September, she achieves three of her four Vitality Active Rewards exercise goals, and so qualifies for a 10% additional saving with the Vitality Active Rewards gym booster, meaning that in the next month, she'll get 410 Discovery Miles (R410 x 10% x 10 Discovery Miles per rand earned back) allocated into her Discovery Miles Account if she has also made the minimum spend of R2 500 on her qualifying Discovery Bank card and her Discovery Bank accounts are in good standing. Encouraged, Lisa makes an effort to achieve all her Vitality Active rewards exercise goals in October. She succeeds, and enjoys an additional 25% reward awarded in Discovery Miles the next month as she also met the qualifying Discovery Bank criteria: 1 025 Discovery Miles (R410 x 25% x 10 Discovery Miles per rand earned back).

Example 2: Paul

Paul is the spouse on Vitality Health and attends his local Planet Fitness and the retail rate of his monthly gym membership is R599. He also receives a 75% discount off his base gym fees through Vitality Health and has the Vitality Active Rewards gym booster already active. He achieves all four of his Vitality Active rewards exercise goals in September, but he doesn't meet Discovery Vitality (Pty) Ltd Registration number: 1999/007736/07. Limits, terms and conditions apply. Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.

the qualifying Discovery Bank criteria that month, and therefore doesn't qualify to receive the Vitality Active Rewards gym booster reward in October. During the month of October, he achieves four exercise goals and meets the Vitality Health and Discovery Bank criteria, giving him 1 498 Discovery Miles (R599 x 25% x 10 Discovery Miles per rand earned back) back in November.

Limits that apply

Yearly limits for Vitality fitness points are not applicable to Vitality Active Rewards. This means that all Vitality fitness points (subject to the maximum of 300 fitness points per day) will count towards reaching your weekly Vitality Active Rewards exercise goals, whether or not you have reached the yearly limit for Vitality fitness points.

Ending this benefit

If you are no longer a Vitality Health member or a Vitality gym member, this Vitality Active Rewards gym booster benefit will end. If you also no longer have a qualifying Discovery Bank product, this benefit will end.

Find out more

To find out more about Vitality's gym benefit, check the <u>Virgin Active</u> and <u>Planet Fitness</u> benefit guides. To find out more about Vitality Active Rewards, check the <u>FAQs</u> or <u>Vitality Active Rewards</u> benefit guide.

Limits, terms and conditions apply. If you have any questions or need more information about this benefit, please visit www.discovery.co.za and click on Vitality or call 0860 99 88 77. If, for any reason, there is a conflict between rules in this benefit guide and the Vitality Main Rules, the Vitality Main Rules for Vitality Money members will apply for the Vitality Money portion of the benefit at all times and the <u>Vitality Main Rules</u> for Vitality Health members will apply to the Vitality Health portion of the benefit at all times.

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