

Europcar Winter Adventure Competition

Terms and conditions

These terms and conditions apply to the **Europcar and Vitality Travel Winter adventure competition**, taking place between 30 March and 30 June 2026.

One participant stands a chance to win a **R60,000 Vitality Travel reward**, toward their next holiday.

By taking part in this competition, you agree to and accept these terms and conditions.

The competition **and who qualifies**

- 1| The promoters are Discovery Bank Ltd ('Discovery Bank') and Discovery Vitality (Pty) Ltd and Europcar also referred to as 'promoter', 'us', 'we', and 'our'.
- 2| The 'participant' is the qualifying client who has chosen to take part in the competition.
- 3| All information relating to this competition and any information we publish on any promotional material forms part of the terms and conditions.

Qualifying for this **competition**

- 4| This competition is open to South African residents who are 18 years or older, and:
 - 4.1. Are full Vitality Health members; or
 - 4.2. Are Discovery Bank Primary accountholders or secondary cardholders on any one of the below products and have an active Vitality Money status:
 - I. A Discovery Bank Transaction Account with pay-as-you-transact fees.
 - II. A Discovery Bank Transaction Account with bundled fees.
 - III. A Discovery Bank Credit Card Account.
 - IV. A Discovery Bank Suite.
 - V. A Discovery Account.
 - 4.3. Have a valid South African driver's license.

- 5| This competition is not open to:
- 5.1. Directors, members, partners, agents, employees or consultants of the Discovery Group of companies or any supplier of goods or services in connection with the competition; or
 - 5.2. The spouse, life partner, business partner or associate, or the natural or adopted parent, child, or sibling, of any of the persons specified above.

How the **competition** works

- 6| For this competition one participant will be randomly selected as the winner.
- 7| The competition entry mechanism is as follows:
- 7.1. For **every car booked** with Europcar on the Vitality Travel booking platform – to be booked between 30 March and 30 June 2026 – and used between 30 March and 31 October 2026 – for any amount of time (i.e. 1+ day(s)) – this action will give you **10 entries** into the competition.
 - 7.2. For every R1,000 spent on your Discovery Bank card, you will receive 1 entry into the competition.
- 8| Entries received after the closure of the competition will be invalid, regardless of the reason for the late entry.
- 9| From the qualifying entries, one randomly selected participant will win the prize.
- 10| The winner will be notified via email by 20 July 2026; upon failure to respond within two business days, another winner will be selected.
- 11| The winner must give us some of their personal information so we can provide them with their prize. For example, their ID number and contact details. By entering this competition, you therefore agree and hereby consent to the processing of your personal information by the promoters for this purpose.

The **Prize**

12| Prize Description

- One Vitality Travel Reward to the value of **R60,000** to be used on travel bookable on the Vitality Travel Platform, through the winner's Travel Wallet.

13| By accepting the prize, the winner voluntarily assumes all risks and dangers related to it.

14| We do not make any representations or give any guarantees that:

14.1. Your entry or participation in the competition will result in you winning a prize.



14.2. A prize, or any aspect thereof, will meet your requirements, preferences or expectations.

14.3. A prize, or any aspect thereof, will be satisfactory, punctual, free from defects, safe, reliable or fit for any particular purpose.

15| Regarding your companions in your travel arrangements:

15.1. These terms and conditions will apply mutatis mutandis to your companions, and you undertake to make them aware thereof, it being recorded that these terms and conditions will apply to your companion irrespective of whether you made them aware of it.

15.2. You assume full responsibility for them.

16| If you are the winner of this competition, we may request written consent for the publication of your name and/or a video and/or photos of you in any media to promote and advertise any of our brands, goods or services with no fees or royalties paid to you. You will still get the prize if you choose not to participate.

Additional terms and conditions

17| **Discovery Bank account terms and conditions** and **Vitality Money main rules** terms and conditions apply.

18| The promoters reserve the right to cancel or change the competition rules subject to notice ahead of time. If this happens, participants will lose and abandon any rights they may have against the promoters, our affiliates and associated companies to the extent permitted by law.

19| The Discovery Bank client's account must be in good standing ([as defined here](#)) to participate in the competition.

20| If required by legislation or for other legal reasons, the promoters reserve the right to cancel this competition at once and without notice. If this happens, all participants agree to lose any rights that they may have in terms of this competition. Participants accept that they will have no recourse against the promoters or the promoters' agents to the extent permitted by law. We further reserve the right to cancel this promotion at once and without notice if the promotion is held to be or becomes unlawful.

21| The promoters are not legally responsible for any misrepresentation caused by an unintentional copy error, typing error or omission that may occur in any promotional material.

22| Any violation or attempt to violate any of these rules will result in immediate disqualification.



23| Participants need to get their own tax advice about any benefit they may get in terms of these rules. The promoters are not responsible for any tax consequences.

24| Participants understand and agree that to participate in the competition, the promoters must collect and use personal information about participants including transaction data. This promotion falls under the terms of our [privacy statement](#), and is done in accordance with the provisions of the Protection of Personal Information Act 4 of 2013 You may write to us at privacy@discovery.co.za should you have any questions or concerns regarding how we will use your personal information.

25| In instances where we establish that the participant commits fraud or miscommunicates any information, we reserve the right to cancel the prize with immediate effect, subject to the fraudulent conduct or miscommunication.

26| For more information on Vitality Travel rewards, visit the [Vitality Product Rules page](#).

March 2026