

These are the terms and conditions for the Metal Industries Benefit Fund Administrators (MIBFA) Vitality Active free membership offer, which gives qualifying employees access to a free Vitality Active membership from 1 March 2026 to 28 February 2027.

1. The promoter is Discovery Vitality (Pty) Ltd (Discovery Vitality), also referred to as 'us', 'we', and 'our'.
2. The Metal Industries Benefit Fund Administrators (MIBFA) Vitality Active free membership offer runs from 1 March 2026 to 28 February 2027 ("the offer period"). This offer is open to MIBFA employees who are the main member on the Discovery Health Medical Scheme from 1 March 2026.
3. Eligible MIBFA employees who activate Vitality Active during the offer period will receive **access to a Vitality Active membership at no membership fee** for the duration of the offer period. For example, if you activate Vitality Active on **1 March 2026**, you will receive **free access** until **28 February 2027**, without paying any Vitality Active membership contribution during this period.
4. From 1 March 2027, standard Vitality Active premiums will apply to all members with an active Vitality Active membership. If you choose to continue after the offer period, your membership fee will be collected from your nominated bank account based on debit order mandate that will be collected via telephone. All employees who activate the MIBFA special offer will be informed of the premium amount before deductions begin in March 2027.

Eligibility

5. The main member must be 18 years or older.
6. The offer only applies to the membership fees of the Vitality Active programme. The free offer does not apply to any other Vitality products such as Vitality Premium or any other fees within Vitality Active. If you upgrade to Vitality Premium, the free offer will fall away, and we will start collecting premiums for your membership.
7. If you leave MIBFA at any point during the offer period, you will no longer have access to the special offer.
8. If you have an existing Vitality Active membership through Discovery Life or Discovery Group Risk, you may transfer your membership to the Discovery Health Medical Scheme to qualify for this special offer during the offer period.

Opting in and Billing

9. During the offer period, you must opt in to enjoy the free offer. By opting in for the Vitality Active free membership offer, you give Discovery Vitality consent to facilitate the following on your behalf to ensure a seamless activation journey:
 - a. Activation of the Vitality Active membership through the Discovery Health Medical Scheme.

- b. Collection of the Vitality Active premiums through your nominated bank account once the special offer ends, referred to in clause 4.
- c. The contributions you pay are for Discovery Vitality and are not part of the contributions you pay to your medical scheme.

Opting out and cancellation

10. If you opt out of your Vitality Active membership during the free membership offer period, we will not collect any premiums from you once the offer period ends.
11. **You must inform Vitality of your intention to cancel your Vitality Active membership a full calendar month in advance. The notice period will start from the first day of the month following the cancellation request. You must request cancellation of your membership by calling us on 011 529 7504.**

General

12. The offer is non-transferable and cannot be exchanged for cash or anything else. It also cannot be extended beyond the offer period.
13. Discovery Vitality is not responsible for any misrepresentation caused by an unintentional copy error, typing error or error by omission that may occur on any of our promotional material.
14. We, as Discovery Vitality, reserve the right to change or cancel the free membership offer if we think it is necessary. If we do alter or cancel this free offer, you will give up any rights or claims you may have against us, our affiliates, or associated companies, arising from such a change or cancellation. We will notify you before cancelling or altering the offer. We also reserve the right to immediately disqualify you and cancel your Vitality membership if you break or try to break any of these rules or the Vitality Main Rules. We may also take other legal action available to us.
15. If required by law, we reserve the right to end this free membership offer immediately. If we end this offer, you agree to give up any rights that you may have in terms of this offer and acknowledge that you will not have any recourse against us or our agents. We also reserve the right to end this offer if it is held to be, or becomes, unlawful.
16. When you engage with Discovery, you are entrusting us with your personal information. We are committed to protecting your right to privacy and keeping your information safe. Our Privacy Statement tells you how we collect, use and share your personal information, including personal information about your spouse, employees, dependants, beneficiaries and life assureds, where applicable. You can view our Privacy Statement on our website or by following the path: www.discovery.co.za/corporate/privacy.

17. You need to get your own tax advice about any benefit you may get in terms of these rules. Discovery Vitality will not be responsible for any tax consequences related to your taking part in this offer.
18. By taking up a Vitality membership in terms of this offer, you confirm that you have read, understood, and agree to the [Vitality Main Rules](#), which shall govern your Vitality membership, and associated benefits. and accepting these terms and conditions, as well as the Discovery SA Privacy Statement . In addition, all relevant terms, conditions, and limits relating to Vitality benefits apply. A full set of Vitality main rules is available on www.discovery.co.za or you can call Discovery Vitality on 0860 99 88 77. In the event of a conflict between what is set out here, on our website and the rules of Vitality, the Vitality main rules will always apply.

Last updated: 9 February 2026