



Win a dream cruise

DreamDestination



These terms and conditions apply to the **Royal Caribbean International and Emirates competition**, taking place between 13 November 2023 and 8 December 2023. Qualifying Discovery Bank clients stand a chance to win a Far East cruise onboard Spectrum of Seas with Royal Caribbean International for themselves and a guest and two return flights from Emirates.

The competition is open to anyone who meets the eligibility criteria below. Qualifying participants earn one entry for each reply on the competition post on:

1. @Discovery_SA on X;
2. @Vitality_SA on X,
3. @DiscoveryVitality on Facebook;
4. @discovery_sa and @vitalitysa_ on Instagram stories

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

The competition **and who qualifies**

- 1| The promoters are Discovery Bank Ltd and Discovery Vitality (Pty) Ltd, Royal Caribbean International and Emirates 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.
- 4| The competition starts on 13 November 2023 and ends on 8 December 2023.

Qualifying for this **competition**

- 5| This competition is open to Discovery Bank clients and full Vitality Health members with a qualifying Discovery Bank product, in South Africa, who are 21 years or older and are:
 - 5.1. A Discovery Bank primary accountholder or secondary cardholder with any of the below products:
 - a. A Discovery Bank Transaction Account with pay-as-you-transact fees.
 - b. A Discovery Bank Transaction Account with bundled fees.
 - c. A Discovery Bank Credit Card Account.
 - d. A Discovery Bank Suite.
 - e. A Discovery Account (applicable to Vitality Health members only),
 - f. And have an active Vitality Money status.
- 6| Clients with Discovery Bank savings products only must upgrade to a Discovery Bank transaction or credit card account to qualify for the competition. Credit approval is subject to income verification and creditworthiness.
- 7| Clients with the previous Discovery Card product, which is now administered by Discovery Bank are required to switch their previous Discovery Card to a new Discovery Bank credit card product and activate Vitality Money to qualify for the competition.
- 8| This competition is not open to:
 - 8.1. 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
 - 8.2. The spouse, life partner, business partner or associate, or the natural or adopted parent, child, or sibling, of any of the persons specified in 8.1 above.
- 9| By entering this competition, social media users agree to have their posts shared on the @Discovery_SA and @Vitality_SA X channel, @DiscoveryVitality and @DiscoverySouthAfrica Facebook channel, and @vitalitysa_ Instagram account. If a participant's post is commented on or shared by a Discovery or Vitality social media account, it does not necessarily mean this participant is a competition winner.

How the **competition** works

- 10| One qualifying participant will stand the chance to win a Far East Cruise on board Royal Caribbean International's Spectrum of the Sea for themselves and a guest and two return flights from Emirates (21 years and older).
- 11| To have a valid competition entry, the participant needs to post a reply on X, Facebook or Instagram according to the qualifying requirements to earn a spot in the draw. The post or comment must include the following:
 - 11.1. An answer to the question asked in the post caption;
 - 11.2. The hashtag #DiscoveryBestBank and #DreamDestination.
- 12| Entries received after closure of the competition will be invalid, regardless of the reason for the late entry.
- 13| There is no limit to the number of competition entries over the competition period.
- 14| For Discovery Bank and Vitality to see participants' content, the posts and comments need to be visible to a public audience.
- 15| From the qualifying entries, one randomly selected client will win the prize.
- 16| The winner will be contacted by 13 December 2023, notified via email or telephone call.



- 17| 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.
- 18| If the winner does not respond to a direct message on X, Facebook or Instagram within 12 hours for any reason including suspension of the social media account by the social media platform provider, they forfeit the prize, and we will select a new winner.
- 19| By accepting the prize, the winner voluntarily assume all risks and dangers related to it.

The Prize

- 20| Four-night cruise on Royal Caribbean International's Spectrum of the Seas.
- 21| The departure date to Singapore is 21 March 2024.
- 22| Ports of Call: Penang (Malaysia), Phuket (Thailand); Cruising; Singapore.
- 23| The prize is valid for two people sharing in an inside stateroom. An accommodation upgrade will be at the winner's cost.
- 24| The prize excludes alcoholic and non-alcoholic beverages, wifi, visas if applicable and items of a personal nature.
- 25| The winner must be older than 21 years of age, have a valid passport with a minimum of 2 free pages and a 6-month validity.
- 26| Winner must submit names of travellers no later than 20 December 2023 to Cruises International. (reservations@cruises.co.za).
- 27| Once the cruise is booked, standard cancellation penalties apply to the winner.
- 28| Cruises International reserves the right to offer the cruise prize to the next candidate if for any reason the winner has not redeemed the cruise prize within the specified time or if the winner cannot travel.
- 29| This prize is not transferable and cannot be exchanged for cash or other merchandise or services.
- 30| Cruises International's decision is final.
- 31| Emirates return flights for two from OR Tambo International Airport to Singapore Changi Airport.
- 32| Missed flights or cancellations will be at the expense of the winner.
- 33| Transport to the OR Tambo International airport will be at the expense of the winner.
- 34| Taxes for the flights are payable by each person flying.
- 35| Bookings made are subject to availability and once the booking is made it cannot be changed.
- 36| Bookings cannot be made in conjunction with other sales offers or special deals.
- 37| The prize is for the personal use of the winner only, is non-transferable and cannot be resold or exchanged for cash.
- 38| Upon acceptance of the prize, the winner accepts Royal Caribbean Cruises and Emirates terms and conditions.
- 39| The winner must give us any details we need for the allocation of the prize by 11 December 2023 and failure of the winner to provide these details will result in a redraw.
- 40| By accepting the prize, the winner voluntarily assumes all risks and dangers related to it.
- 41| We do not make any representations or give any guarantees that: Your entry or participation in the competition will result in you winning a prize; A prize, or any aspect thereof, will meet your requirements, preferences or expectations; or a prize, or any aspect thereof, will be satisfactory, punctual, free from defects, safe, reliable or fit for any particular purpose.



- 42| Regarding your companions in your travel arrangements. 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; You assume full responsibility for them.
- 43| If you are the winner of this competition, we may request 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

- 44| **Discovery Bank account terms and conditions** and **Vitality Money main rules** terms and conditions apply.
- 45| The promoters reserve the right to cancel or change the competition rules without giving 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.
- 46| The Discovery Bank client's account must be in good standing to participate in the competition. Good standing means that none of your Discovery Bank accounts and credit facilities are overdrawn, in arrears, in default, or subject to any legal process with Discovery Bank – including being under debt counselling, administration or sequestration and keeping your KYC (verification information) or AML (anti-money-laundering) information up to date.
- 47| 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.
- 48| 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.
- 49| Any violation or attempt to violate any of these rules will result in immediate disqualification.
- 50| 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.
- 51| Participants understand and agree that to participate in the competition, the promoters must collect and use personal information about participants. This promotion falls under the terms of the **Discovery Bank privacy statement and Discovery Vitality privacy statement**.
- 52| 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.
- 53| For more information on Vitality Travel rewards, visit the [Vitality Product Rules page](#).

November 2023

