



## Vitality Pay as you Gym terms and conditions

### Vitality Pay as you Gym benefit

The Vitality Pay as you Gym benefit gives qualifying Discovery Bank members access to selected Virgin Active and Planet Fitness gym facilities without a long-term gym contract, at a Vitality discounted rate for each visit.

#### Terminology

- **You, your** and **the member** refers to an individual that meets the qualifying criteria recorded below.
- **We, us** and **our** refers to Discovery Vitality (Pty) Limited and Discovery Bank Limited.

#### Who qualifies for the benefit?

- To qualify to use the Vitality Pay as you Gym benefit, you need to:
  - Be a Discovery Bank client, aged 18 years or older
  - Have a qualifying Discovery Bank account with Vitality Pay and Vitality Money activated
  - Have a smartphone compatible with the Discovery App
  - Not have an active gym contract with Planet Fitness or Virgin Active with the Vitality gym benefit.
- Any other rules applicable to you by virtue of use of the facility as these rules may change from time to time.
- For those benefits which apply to the Vitality programme the member would need an active Vitality or Vitality Active membership in place.
- If you are on the Vitality Pay as you Gym benefit and you upgrade to a gym contract with the Vitality gym benefit at [Planet Fitness](#) or [Virgin Active](#), you will no longer be able to access the Vitality Pay as you Gym benefit.

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.

### **Vitality Pay as you Gym access pass**

- The Vitality discounted rate for each gym visit depends on the club you go to. Please read the [Virgin Active](#) and [Planet Fitness](#) rate lists for the applicable club fee. You must confirm the applicable rate on the Vitality Pay as you Gym application before you buy the access pass, as the quoted rates may change occasionally.
- The access pass code is a single entry QR code. It can only be used for once-off access to the gym you have chosen.
- You must redeem the access pass within three hours of receiving the code.
- Once the access pass code has been allocated, it is not refundable or transferable.
- If you scan your access pass code and exit the gym, you can enter the gym again within three hours of receiving your access pass by showing your confirmation screen at the club's reception.
- If you want to visit the gym more than once on the same day, outside the three-hour window period, you will need to pay the Vitality discounted rate for each visit.

### **Vitality fitness points**

- Vitality fitness points only apply if you have an active Vitality Health or Vitality Active policy.
- You will earn 100 Vitality fitness points for your gym visits in a day.
- For the workout to be valid for this benefit, you must exercise for longer than 30 minutes during each visit.
- All the Vitality points that you earn at the health club go towards your Vitality fitness points category.
- We will only award you with Vitality fitness points for one fitness activity a day.
- If you complete two or more fitness activities in one day, then Vitality will award you with the higher of the points.
- Points for all fitness activities are capped at 30,000 Vitality fitness points a year for each member.
- Please note that additional adult dependants will have separate limits and caps. Please see the [Summary of Vitality Health points guide](#) for more information.

### **General conditions**

- You can exercise at any Virgin Active or Planet Fitness club on one day and then at a different Virgin Active or Planet Fitness club the next time.
- You must have a smartphone with sufficient mobile data or an available Wi-Fi network.
- Vitality will not be liable for any costs associated with using this benefit.
- Vitality will not be liable to pay you back for any costs if you arrive at the gym but do not qualify for the benefit.
- If you are unable to access the benefit due to any system failures, you will have to pay the normal retail rate guest access fee. You will need to submit your proof of payment, name, surname, identity number and phone number to Discovery Vitality on [PayAsYouGymRefund@discovery.co.za](mailto:PayAsYouGymRefund@discovery.co.za), within three months of the day of use. Discovery Vitality will refund the difference between the retail rate guest fee and the Vitality Pay as you Gym Vitality discounted fee.

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.

- If the retail rate guest fee is lower than the Vitality Pay as you Gym Vitality discounted fee, you will not get a refund.
- If Virgin Active or Planet Fitness have banned you from entering their facilities, then you do not qualify for the Vitality Pay as you Gym benefit at the respective partner which has banned you. You must contact the gym to query this. You will still be able to use the PAYG benefit at the other partner.
- You can only use this benefit at Virgin Active and Planet Fitness clubs in South Africa. The benefit is not valid at Virgin Active Collection clubs.

## Information sharing and consent

- By activating the Vitality Pay as you Gym benefit, you consent to the sharing of your payment and personal information, as well as transaction data, to administer the benefit effectively by:
  - Discovery Vitality (Pty) Limited and Discovery Bank Limited.
  - Our authorised partner network
  - Third parties associated with the benefit (Virgin Active and Planet Fitness).

We share your information in accordance with the Discovery Group Privacy Statement You accept that we have a duty to keep you updated about any offers, new products or other product enhancements that may affect your:

- Vitality membership
- Vitality Pay as you Gym benefit
- Use of any gym facility associated with the Vitality Pay as you Gym benefit.

Discovery Vitality, Virgin Active and Planet Fitness may communicate with you about these. You may opt out of this communication by following the unsubscribe prompts on the communication received.

## Discovery Bank terms and conditions

- To qualify for the Vitality Pay as you Gym benefit, you must be the primary Discovery Bank accountholder. Secondary Discovery Bank accountholders do not qualify for the benefit.
- List of qualifying bank accounts:
  - Discovery Account
  - Gold PAYT account
  - Gold transaction bundle account
  - Gold credit card
  - Gold prefunded credit card
  - Gold suite account
  - Platinum PAYT account
  - Platinum transaction bundle account
  - Platinum credit card
  - Platinum suite account
  - Black PAYT account

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.

- Black transaction bundle account
- Black credit card
- Black suite account
- Purple Bank suite account
- Purple Wealth account
- You must have Discovery Pay and Vitality Money active, and you need to set up Vitality Pay which you will use for payment.
- You must have enough funds in your linked Discovery Bank account or Discovery Miles account to access the benefit, unless you have free gym visits available.
- If you close your linked bank account or Discovery Pay mandate, you will no longer qualify for Vitality Pay as you Gym.
- Product-based discounts (up to 20% off) and Miles D-Day discounts (up to 20% off) are excluded when you pay with Discovery Miles.
- You are not allowed to make partial payments with Discovery Miles and cash. You must make full payment with either Discovery Miles or cash.
- We will not pay back bank servicing fees or charges for failed collections.
- Your linked Discovery Bank account must be in *good standing*.
- If you cancel your Discovery Bank account or downgrade to a non-qualifying bank account, you will no longer qualify for the Vitality Pay as you Gym benefit.
- [Discovery Bank Account terms and conditions](#) apply.
- You can read through the [Discovery Bank Account terms and conditions](#) for all Discovery Pay and Vitality Pay rules that apply.

## Virgin Active terms and conditions

These apply to all Vitality Pay as you Gym guests accessing Virgin Active health clubs in South Africa. Virgin Active Collection clubs are excluded from the benefit.

- You must present your access pass code at the Virgin Active club for which you received the access pass code.
- If the Discovery app is down, you must show positive identification, fill in the guest register and have your photo taken before you can enter the facility.
- You must be over the age of 18 years.
- Vitality Pay as you Gym access pass may not be redeemed for cash.
- Vitality Pay as you Gym access pass are valid for single use only (that is, once-off access to one Virgin Active club).
- Right of admission to any Virgin Active club facility remains reserved.
- All guests must follow the club rules and regulations in the [Virgin Active Rule Book](#).
- Club rules may vary from club to club.
- You will not be able to pre-book a gym class. You will still have access to classes by queuing outside, should there be availability.
- By using the Vitality Pay as you Gym benefit at a Virgin Active gym, you agree to be bound by the applicable [Virgin Active terms of use](#).

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.

## Planet Fitness terms and conditions

These apply to all Vitality Pay as you Gym guests accessing Planet Fitness health clubs.

- You must buy your access pass through the Discovery app.
- The access pass explains the Planet Fitness facilities, memberships and fees. By using the access pass, you consent to having these aspects explained.
- You confirm that you are in good physical condition and have no disability, impairment or illness which would be negatively affected if you took part in a physical conditioning programme or if you used the club's facilities, services or equipment.
- You take part in a physical conditioning programme and use any club facilities, services or equipment at your own risk.
- Planet Fitness and its affiliates, agents or employees will not be liable for the loss or theft of or damage to your personal property.
- You agree to obey the [Planet Fitness rules and regulations](#) that apply to its members. These may change occasionally and may be verbally communicated or posted on signs inside the clubs. All rules and regulations are available upon request. You confirm that you know and understand them, and you agree to always follow them.
- Trial memberships and accesses are only valid during normal operating hours.

## Acceptance of terms of use

By using the Vitality Pay as you Gym benefit, you agree to be bound by:

- The rules contained in this document in its entirety and the following terms and conditions without limitation:
- The Vitality Money Main rules;
- The Vitality Main Rules;
- Discovery Bank Account terms and conditions;
- The following terms and conditions without limitation: the Vitality Money Main rules, Discovery Bank account terms and conditions, Virgin Active terms and conditions, Planet Fitness terms and conditions, as well as any other rules that apply to you when you use the facilities that may change occasionally.
- Any other rules applicable to you by virtue of use of the facility as these rules may change from time to time.

## Need help or additional information?

If you have any queries, contact us on 0860 99 88 77 or chat to us on WhatsApp. Alternatively, you can chat to a Vitality agent 24/7 through *Ask Discovery* on the website or Discovery app. Look out for the pink chat

icon and tap to start chatting.

Register for [Ask Discovery](#) on WhatsApp. If you have already registered, scan this QR code to start chatting:



If, for any reason, there is a conflict between the rules in this benefit guide and the Vitality Main Rules, the [Vitality Main Rules](#) apply at all times.

Specific limits, terms and conditions apply to each benefit and may change. We will inform you if we make product or benefit changes.

Last Updated: December 2024