



Vitality holiday accommodation terms and conditions

Who this document applies to

1. To get Vitality holiday accommodation discounts from the Vitality Health programme, you must be a main member, spouse, adult dependant or child on a full Vitality Health membership. However, you must be 18 years or older to make the holiday accommodation booking and have a Discovery Bank product as per point 2 below.
2. To get holiday accommodation discounts when booking with Vitality holiday accommodation partner properties from the Vitality Money programme, you must be a primary accountholder or secondary cardholder* on any one of the below products with Vitality Money activated:
 - a. A Discovery Bank Transaction Account with pay-as-you-transact
 - b. A Discovery Bank Transaction Account with bundled fees
 - c. A Discovery Bank Card Account
 - d. A Discovery Bank Suite
 - e. A Discovery Account **Secondary cardholders can access rewards through the Vitality Travel booking platform.*
 - f. Your account must be kept in good standing as defined [here](#).
3. The Vitality holiday accommodation benefit for Discovery Bank clients and Vitality Health members does not apply to anyone under the age of 18 years old.
4. By using the Vitality Travel booking platform, you agree to the limits, terms and conditions set out in these terms and conditions.
5. The terms and conditions can change at any time, and we will advise you when it does.

Booking platforms

6. Clients can book holiday accommodation at a wide range of discounted local Vitality holiday accommodation partners, as well as at non-discounted local and international holiday accommodation properties.
7. Qualifying Discovery Bank clients and Vitality Health members can access the Vitality Travel booking platform on the Discovery Bank website to use their Vitality Money holiday accommodation discount.

Discounted local Vitality holiday accommodation

8. The selection of discounted holiday accommodation properties with partner properties might change at any time.
9. The Vitality discount applies only to the base room cost per night.
10. Qualifying Vitality Health members and/or qualifying Discovery Bank clients with Vitality Money receive unlimited discounted rooms per calendar year at Vitality holiday accommodation partners.

Below is a summary view of the holiday accommodation discounts per calendar year for the relevant qualifying product.

Qualifying Vitality	Qualifying Discovery Bank product (primary)	Vitality Travel
Health product	accountholders only)	booking platform discount percentage
None	Discovery Bank Transaction Account with pay-	10%
None	as-you-transact fees OR Discovery Account Discovery Bank Transaction Account with	25%
	bundled fees OR Discovery Bank Gold,	

	Platinum or Black Card Account OR any	
Full Vitality Health	Discovery Bank Suite Discovery Bank Transaction Account with pay-	
	as-you-transact fees OR Discovery Bank Transaction Account with bundled fees OR Discovery Bank Card Account OR Discovery Bank Suite OR Discovery Account	25%

11. The Vitality Money travel discount (above the base 10% discount) at Vitality holiday accommodation partner properties is dependent on your Discovery Bank product at the time of making your holiday accommodation booking and your average qualifying spend over the previous 12 calendar months.
12. Qualifying spend includes local and international straight and budget purchases made online and in-store using the qualifying Discovery Bank credit card, based on the date the transaction was made, however, only once the transaction has been banked by the merchants. It will also include any spend on secondary credit cards associated with your primary Discovery Bank account.
13. For clients that are on a Discovery Bank transactional account with Bundled fees, the reward will be calculated using qualifying debit card spend. For clients on a Discovery Bank Platinum or Black Credit Card Account, Discovery Bank Gold, Platinum Black or Purple Suite the reward will be calculated using qualifying credit card spend only. For clients that upgrades from the Discovery Bank Transaction Account to a Discovery Bank Black Credit Card Account, Discovery Bank Black or Purple Suite, the reward will be calculated using qualifying debit card spend up until the upgrade and thereafter the reward will be calculated using qualifying credit card spend only.
14. See the dynamic lifestyle rewards guides for more [information](#).
15. The base 10% discount is applicable to secondary cardholders.
16. You can book holiday accommodation for individuals not on your Vitality Health policy or secondary cardholders linked to your Discovery Bank accounts, but they will not benefit from any Vitality discounts. The discount is applied to the booking based on the client that is checking in.
17. Your discount at Vitality partner properties is applied at the time of making your booking and not the date when you will be staying at the property.
18. You must book at least 21 days before the check-in date to get the maximum qualifying Vitality discount at Vitality holiday accommodation partner properties
19. You will get a flat 10% discount at Vitality holiday accommodation partner properties, if you book within 21 days of your check-in date.
20. Your account must be kept in good standing. 'Good standing' means that none of your Discovery Bank accounts, and credit facilities are overdrawn (over the agreed limit), in arrears, in default, or subject to any legal process with Discovery Bank including keeping your Know Your Client and Anti-Money Laundering information up to date. 'Legal process' excludes debt review as defined in the National Credit Act 34 of 2005.
21. Payment on the Vitality Travel booking platform can only be made using a Discovery Bank physical or virtual card or Discovery Miles, or a combination of both.
22. You may only use this benefit when travelling for leisure, for example, holidays. It is not for business use.
23. You can include travellers as guests who are not Vitality members in your booking. To receive a discount on these bookings from the Vitality partner properties, the client that will check in needs to be 18 years old or older and a member on the Vitality Health membership or a client on the Discovery Bank product. A qualifying member or client is able to, book for up to nine people. Nine is the maximum number of people for which you can make a booking.
24. Your Vitality discount at Vitality holiday accommodation partner properties will apply to all rooms in a booking. This includes guests not on the Vitality Health membership or secondary cardholders or who are part of the same booking as the qualifying member.

25. To qualify for the Vitality holiday accommodation benefit, all accommodation bookings must be for a minimum two-night stay.
26. Bookings depend on availability at the time of making your reservation. To confirm your booking, payment must be made simultaneously.
27. Discounts at Vitality holiday accommodation partner properties are based on the room rate (including VAT), per night (without any extra services) and do not include special rates offered by the property.
28. The holiday accommodation rate will vary per property and where applicable, may include items such as breakfast. However, any additions like parking and spa treatments will not be part of the Vitality rate or discounts. You can view the terms and conditions per property on the property's website.
29. Discovery Vitality and Discovery Bank are not responsible for any losses you may experience because of price changes.
30. Any price displayed on the booking platform remains estimated until the property is booked, and a confirmation received. If you don't book and pay, the displayed cost is not guaranteed and can change at any time due to availability or price fluctuations. You cannot make provisional bookings. You must pay immediately on the Vitality Travel booking platform to secure a booking.
31. If you make a booking and notice that your holiday accommodation discount is incorrect, don't proceed with the booking. Your holiday accommodation discount must be applied at the time of booking; Vitality Travel cannot refund you once you have made the booking.
32. Garden Court and SunSquare hotel bookings must include a Saturday night and either a Friday- or Sunday-night stay to qualify for the Vitality discount.
33. Sun International bookings during peak season might include a longer minimum period of three days. Standard bookings require a minimum stay of two nights.
34. If you book directly with any of the Vitality holiday accommodation partner property groups, you will not get the Vitality discount.

Non-discounted local and international holiday accommodation

35. Qualifying Discovery Bank clients can elect to book non-discounted local and international holiday accommodation on the Vitality Travel booking platform.
36. All the non-discounted local and international properties will not display a discounted value on the booking platform. Only discounted properties will reflect a discounted percentage.
37. If you are not certain if a booking is discounted or not, don't proceed with the booking as Vitality cannot refund you once you have made the booking.

Vitality booking fee

38. A flat booking fee of R105 applies for each room booked. This fee includes VAT, is non-refundable and is not included in the discounted base fare.
39. Vitality charges standard fees for cancellations of booked accommodation as follows:
 - a) If the booked accommodation is cancelled online on the Vitality Travel webpage, a fee of R60 per cancellation.
 - b) If the booked accommodation is cancelled through the Vitality Travel contact centre, a fee of R150 per cancellation.
40. If any refund is due to you, Vitality charges standard fees for cashing out any credit balances on your Travel Wallet as follows:
 - a) For any Travel Wallet cashouts requested online on the Vitality Travel webpage, a fee of R50 per cashout.
 - b) For any Travel Wallet cashouts requested through the Vitality Travel contact centre, a fee of R120 per cashout.
41. Accommodation modifications and cancellations cannot be made on the Discovery Bank app.
42. Travel Wallet cashouts cannot be made on the Discovery Bank app.

Waiting periods

43. Vitality Health members that take out a Discovery Account to access Vitality Travel, will have access within 48

hours to their Vitality Health travel rewards, with no additional waiting periods for the main member and dependents.

44. The base 10% discount is available immediately on the Vitality Travel booking platform once your qualifying Discovery Bank product is opened and no waiting period applies.

Holiday accommodation conditions

45. Please check rate inclusions and exclusions during the booking process.
46. You must settle extra costs with the holiday accommodation property before you check out. Also check if they have parking available before you make your booking.
47. Room rates are calculated at the properties' discretion and may change according to the season, without prior notice.
48. The availability of specific room types is at the discretion of the individual holiday accommodation property and subject to availability. Some accommodation properties do not cater for families and don't offer family rooms.

49. The discounts at Vitality holiday accommodation partner properties and benefit for properties that have spas will only apply to the holiday accommodation and not to any spa treatments and other additional costs.
50. Additional guests who have not been included in the original booking and who are not confirmed on the reservation will likely have to pay additional accommodation and meal charges at the discretion of the property. Any additional charges (including meals) will be billed as an extra cost for the booked guest.
51. The following will not be available through the Vitality holiday accommodation benefit and can only be redeemed through the hotel's website:
 - a. Southern Sun frequent guest members
 - b. Real Awards Programme
 - c. City Lodge Hotel Corporate Club loyalty programme
 - d. Protea Hotel by Marriott's Prokard programme
 - e. Any other third-party hotel rewards and loyalty programmes.
52. Bookings can be made for any date as long as the dates for that period are available.
53. Unless otherwise indicated, you cannot use the Vitality holiday accommodation benefit with any other savings, discounts or promotions.
54. You are required to show your identity document or passport and your hotel voucher when you check in to the property.
55. The name on your identification document must be the same as on your booking, or check-in will be denied.
56. Check-in and check-out times vary per holiday accommodation property, so please check the rules of the property you have booked at. However, late check-outs can be requested and are subject to availability. You will be responsible for any charges for late check-outs.
57. When you check in, you may have to give either a credit card number or a cash deposit for any extras that you may use during your stay. This may include, but is not limited to: telephone calls, laundry and room service. The cash deposit is normally in proportion to the length of your stay. You may get a refund when you check out if you did not spend the value of the deposit. Please check the terms and conditions of the property you have booked at.
58. These terms and conditions must be read in conjunction with the holiday accommodation partner terms and conditions. The terms and conditions can change at any time.
59. Refund requests may take between six to twelve weeks to finalise to point of payment.

Changes, cancellations and refunds

60. The Vitality discount doesn't apply to the additional costs charged when changing your booking or to cancellation fees when cancelling your booking.
61. Bookings are non-transferable. This means that once you have made a booking in one person's name, you cannot transfer it to another person.
62. Certain administration fees may apply to cancellations.
63. To change your booking, you are required to cancel it first and then make a new booking. If you book more than one room at the same time and you want to change one of the rooms, you are required to cancel the entire booking and make a new booking. New bookings are subject to availability.
64. If you cancel a booking to make changes, all the Vitality holiday accommodation benefit rules will apply to the new booking.
65. The cancellation policy and the penalty fees depend on the different notice periods determined by each property, please contact the holiday accommodation property you have booked for further information.
66. All eligible refunds will be made in cash and not Discovery Miles.

Information sharing and consent

67. By using the Vitality holiday accommodation benefit you consent to Discovery Vitality (Pty) Limited, Discovery Bank Limited, their authorised partner network and third parties associated with the benefit may share your payment and personal information as well as transaction data to administer the benefit effectively, and in accordance with the Vitality Health and Vitality Money Main Rules. Therefore, when you use this benefit, you agree that Discovery Bank, Discovery Vitality and authorised third parties may share your payment and personal information to administer the benefit effectively. View our Privacy Statement here: <https://www.discovery.co.za/corporate/privacy/>

68. By using the Vitality holiday accommodation benefit you consent that the following parties may share or process your payment information and personally identifiable information of you, and where applicable, your spouse and dependants on your membership policy:
 - a. Discovery Vitality (Pty) Limited
 - b. Discovery Bank Limited
 - c. Authorised third parties affiliated with the Vitality holiday accommodation benefits
69. You agree to the sharing of your information as mentioned above by the parties listed above to:
 - a. Manage your travel booking
 - b. Where applicable, further the legitimate interests of the dependents, in order to receive the Vitality discounts that may be applicable.
 - c. You confirm that you are the legal guardian of the minor children on your Vitality Health membership. You also confirm that you explicitly authorise Discovery Vitality to provide Authorised third parties affiliated with the Vitality holiday accommodation benefits with the personal information of your minor children on your Vitality membership. This is to enable you to make bookings on their behalf.
70. Where applicable, as either the spouse, adult dependant or child dependant over 18 on a Vitality membership, you consent that the following may process your personally identifiable information and payment information to manage your travel booking:
 - a. Discovery Vitality (Pty) Limited
 - b. Discovery Bank Limited (where applicable)
 - c. Authorised third parties affiliated with the Vitality holiday accommodation benefits.
71. You warrant and confirm that:
 - a. you have the authority of the legal guardian of the minor children on the Vitality membership to consent to Discovery Vitality providing authorised third parties affiliated with the Vitality holiday accommodation benefits with the personal information of the minor children on the Vitality membership and making bookings on their behalf; and
 - b. you have the authority of the remaining dependents on the Vitality membership to consent to Discovery Vitality providing authorised third parties affiliated with the Vitality holiday accommodation benefits with their personal information and making bookings on their behalf.
72. As a legally authorised party, you shall at all times supervise and manage the bookings made:
 - a. on behalf minor children, or
 - b. to the extent permitted by authorised third parties affiliated with the Vitality holiday accommodation benefits by minor children, and
 - c. you will abide by the relevant duty of care required in the circumstances.
73. By proceeding to use the Vitality Holiday accommodation benefit, you indemnify Discovery Vitality and Discovery Bank against any claims for damages arising from, amongst others, misrepresentation of authorisation, unauthorised use and/or failure to adhere to the required duty of care, including where booking on behalf of minor children, and/or facilitating bookings by minor children, where permissible by authorised third parties affiliated with the Vitality holiday accommodation benefits.
74. If your Vitality Health membership ends or you downgrade to a Vitality Health membership that does not qualify for the Vitality Health travel discount, you will no longer receive the Vitality Health travel discount when making a travel booking. However, you can still use the holiday accommodation you booked before ending your Vitality Health membership. After ending your Vitality Health membership, you will still receive the Vitality Money discount when you make a travel booking and use your qualifying Discovery Bank credit card or Discovery Miles to pay, provided that your qualifying Discovery Bank accounts are still active. However, the discount percentage you are eligible for might change.
75. If you close your qualifying Discovery Bank product and end your Vitality Money membership or downgrade to a Discovery Bank product that does not qualify for the Vitality Money travel discount, you will no longer receive the Vitality Money travel discount when making a travel booking. However, you can still use the holiday accommodation you booked before closing or downgrading your account. You will still receive the Vitality Health travel benefit discount when you make a travel booking, provided that you still have an active Vitality Health membership.

76. If both your Vitality Health and your qualifying Discovery Bank product with Vitality Money memberships end or you downgrade to a Vitality Health or Discovery Bank product that does not qualify for the Vitality holiday accommodation benefit, you may no longer use the Vitality holiday accommodation benefit and will no longer receive a Vitality discount. However, you can still use the holiday accommodation you booked before ending or downgrading your memberships.
77. We will provide you with reasonable notice of any changes.
78. You also agree that Discovery Bank and Discovery Vitality can use your email address that is on record to send all legal and compliance communication. It is your responsibility to make sure your contact details are fully updated with Discovery. You can view and edit these details by logging in to discovery.co.za.
79. Vitality Money Main rules, Discovery Bank and Vitality Product Rules apply.

1 January 2026