

# Discovery Bank: You could end 2020 on a R100 000 high!

These terms and conditions apply to the 'You could end 2020 on a R100 000 high' competition. By taking part in this promotion, you agree to and accept these terms and conditions.

## The promotion and who qualifies

1. The promoter is Discovery Bank Ltd, also referred to as 'promoter', 'us', 'we', and 'our'.
2. The 'client' is the qualifying person who is the primary account holder of a qualifying Discovery Bank product per clause 4 below.
3. The 'participant' is the qualifying client who has chosen to take part in the promotion.
4. This promotion is open to clients who live in South Africa, who are 18 years or older, and are existing Discovery Bank clients who have a Discovery Bank Transaction Account, Discovery Bank Card Account or Discovery Bank Suite or who opens a new Discovery Bank Transaction Account, Discovery Bank Card Account or Discovery Bank Suite between 05 November and 30 November 2020, according to the rules of the competition.
5. This promotion is not open to directors, partners, employees, agents, or consultants of the promoter or any other similarly associated individual to Discovery Ltd, Discovery Bank, Discovery Vitality, its partners or any related third parties.
6. All information relating to this promotion and information we publish on any promotional material form part of the terms and conditions.
7. The promotion starts on 05 November 2020 and ends at midnight on 31 December 2020. Participants have until 30 November 2020 to open a qualifying account and until 31 December 2020 to make online or in-store purchases which will count as entries into the competition. Any attempts to benefit from this promotional offer outside of these dates will not qualify, unless the promoter extends the offer.

## Qualifying for this promotion

8. This promotion is only open to people who:
  - 8.1. Are South African citizens
  - 8.2. Have an existing Discovery Bank Transaction Account, Discovery Bank Card Account or Discovery Bank Suite or opens a Discovery Bank Transaction Account, Discovery Bank Card Account or Discovery Bank Suite according to clause 4 above.
  - 8.3. Standalone Discovery Bank savings accounts are excluded from this competition.

## Entry and how the promotion works

9. To enter into the promotion, participants must:

### Existing Discovery Bank qualifying account holders:

- 9.1. Use your qualifying Discovery Bank card for all online and in-store purchases from 05 November to 31 December 2020.
- 9.2. Get one entry for every tap, scan, swipe or online purchase.

### **Participants who have the previously issued Discovery Card which is now administered by Discovery Bank:**

- 9.3 Upgrade to a new Discovery Bank credit card product (i.e. a Discovery Bank Card Account or Discovery Bank Suite) by 30 November 2020.
- 9.4 Use the new card for all online and in-store purchases until 31 December 2020. Get one entry for every tap, scan, swipe or online purchase.
- 9.5 All purchases made from 05 November 2020 on the participant's old Discovery Card will be counted as entries, as long as the participant upgrades to a qualifying Discovery Bank product by 30 November 2020.

### **Participants who do not yet have a qualifying Discovery Bank account:**

- 9.6 Open a Discovery Bank Transaction Account, Discovery Bank Card Account or Discovery Bank Suite by 30 November 2020.
  - 9.7 Use the new card for all online and in-store purchases until 31 December 2020. Get one entry for every tap, scan, swipe or online purchase.
- 10. Participants who have acted according to the promotion terms and conditions will receive entries into the competition. The primary account holder will accumulate entries for both primary and secondary card purchases. Purchases made using Discovery Miles will not be counted towards entries for this competition.
  - 11. Other payment types such as interaccount transfers, EFTs, debit orders, real-time clearance payments, Health Banking transactions, and Discovery Pay transactions will not be counted towards entries for this competition.
  - 12. A random draw will be done one month post the competition end date and one winner will be selected. The promoter's decision is final and the promoter will not enter into any correspondence about the decision.
  - 13. The promoter will contact the winner by mid-February 2021 and the prize will be awarded by end March 2021.
  - 14. By accepting the prize, the winner chooses to take on all risks and dangers related to the prize.

### **The prize**

- 15. The prize is a choice of one category which will comprise of pre-selected vouchers, the winner can choose one of the below prize categories, valued at R100 000:

#### **Vacation:**

Local or international holiday worth R100 000 where you get to pick the destination and decide how many people to take along. International trips are subject to the selected country's COVID-19 regulations. If your holiday exceeds the allocated R100 000 prize value, you may top up by paying in the additional amount using only your Discovery Bank card.

Or

#### **Home improvement:**

Home improvement vouchers to the value of R100 000, which will consist of:

R40 000 to spend at Hirsch's  
R30 000 to spend at Builders Warehouse  
R30 000 to spend at YuppieChef

Or

#### **Tech Trolley:**

Get the latest tech, gadgets and goodies with:  
R50 000 to spend at iStore  
R30 000 to spend at Incredible Connection  
R20 000 to spend at Takealot.com

Or

#### **Shopping Spree:**

R40 000 to spend at Takealot.com  
R30 000 to spend at Woolworths  
R10 000 to spend at Nike  
R10 000 to spend at Sportsmans Warehouse  
R5 000 to send at Sorbet  
R5 000 to spend at Exclusive Books

The winner cannot choose specific vouchers from each category. Only one category can be chosen and the vouchers as stipulated above will be provided unless otherwise stated by the promoter or due to any unforeseen circumstances.

### **Additional terms and conditions**

16. The promoter reserves the right to cancel or change the promotion rules without giving notice ahead of time. If this happens, participants will lose and abandon any rights they may have against the promoter, our affiliates and associated companies to the extent permitted by law.
17. If required by legislation or for other legal reasons, the promoter reserves the right to cancel this promotion at once and without notice. If this happens, all participants agree to lose any rights that they may have in terms of this promotion. Participants accept that they will have no recourse against the promoter or the promoter's 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.
18. The promoter is not legally responsible for any misrepresentation caused due to an unintentional copy error, typing error or omission that may occur in any promotional material.
19. Any violation or attempt to violate any of these rules will result in immediate disqualification.
20. Participants need to get their own tax advice about any benefit they may get in terms of these rules. The promoter is not responsible for any tax consequences.
21. Participants in this promotion understand and agree that to participate in the promotion, the promoter must collect and use personal information about participants. This promotion falls under the terms of our [privacy statement](#).

22. The Discovery Bank Transaction Account, Discovery Bank Card Account and Discovery Bank Suite terms and conditions apply. Please read the [Discovery Bank terms and condition](#) for more information.
23. Additional partner terms and conditions apply, in accordance to the vouchers within each prize category.