

## **What is the Friend Referral Rewards campaign and Discovery Miles special offer?**

We're rewarding existing clients for referring friends to join Discovery Bank, and new Discovery Bank clients, whether they were referred or not. The rewards are Discovery Miles.

Discovery Bank clients with a Discovery Account, Discovery Bank Transaction Account, a Discovery Bank Card Account or a Discovery Bank Suite can refer anyone, and new clients must open a qualifying Discovery Bank account and complete a qualifying transaction using their virtual card or digital wallet within 30 days to get the Discovery Miles. For a –

- Discovery Bank Card Account, each gets 2 500 Discovery Miles
- Discovery Bank Suite, each gets 5 000 Discovery Miles.

The referrer must use their unique referral code to invite someone to join Discovery Bank, and the new client must enter the referral code when they join on the Discovery Bank app, otherwise we won't allocate Discovery Miles to the referrer.

New clients who join with the help of a financial adviser (broker) or call centre won't be able to enter a referral code.

The new client must open a qualifying account, which is either a Discovery Bank Card Account or a Discovery Bank Suite. If they open another account type and then upgrade to one of the qualifying accounts, we won't allocate any Discovery Miles.

We'll allocate the Discovery Miles only once, so if a client joins, closes the account and joins again, we won't allocate any Discovery Miles the second time they join.

Secondary Discovery Bank cardholders who open their own qualifying primary Discovery Bank account and make a qualifying transaction using their virtual card or digital wallet within 30 days will get Discovery Miles to welcome them, but they won't be able to enter a referral code when they open their account.

Secondary Discovery Bank cardholders don't qualify to refer friends until they've opened a qualifying account. Then they'll get a referral code that they can share to earn Discovery Miles for successful referrals.

## **What is a successful referral?**

A referral is successful when a new client opens a Discovery Bank Credit Card Account or a Discovery Bank Suite and makes a qualifying transaction using their virtual card or digital wallet within 30 days.

## **What is a qualifying transaction?**

The following are qualifying transactions:

- Virtual card purchases in-store and online
- Digital wallet payments, for tap-and-pay transactions using Apple Pay, Fitbit Pay, Garmin Pay, Google Pay and Samsung Pay.



Transactions that Discovery Bank makes, like debiting fees, don't qualify.

## **What is a virtual card?**

- A virtual card is a digital alternative to a physical card.
- A virtual card offers a seamless digital banking experience with state-of-the-art security for safe and secure contactless (tap-and-go) payments in-store or online.
- A virtual card can be added in the Discovery Bank app, at no cost.

## **What is a digital wallet?**

- A digital wallet is a supported mobile payment partner that can be linked to a physical or virtual card to perform contactless payments.
- Our mobile payment partners include Apple Pay, Fitbit Pay, Garmin Pay, Google Pay and Samsung Pay.

## **Who can refer friends to Discovery Bank?**

Primary Discovery Bank accountholders with a Discovery Account, Discovery Bank Transaction Account, a Discovery Bank Card Account, or a Discovery Bank Suite, can refer friends. If you have a secondary card or you only have a Discovery Bank savings account, or a Discovery Card that was first issued before the launch of Discovery Bank, you can't make referrals, but after you've opened or added a qualifying Discovery Bank account, you'll be able to.

## **What do I get for referring someone to Discovery Bank?**

We'll reward you with Discovery Miles if you refer a qualifying client to us. This is someone who opens a qualifying Discovery Bank account and makes a qualifying transaction within 30 days.

Only three Discovery Bank account types qualify. When your friend uses their new:

- Discovery Bank Card Account, you'll get 2 500 Discovery Miles
- Discovery Bank Suite, you'll get 5 000 Discovery Miles.

You'll get these Discovery Miles for every qualifying client who uses your referral code. There's no limit to these Discovery Miles you can earn.

In addition, you'll get 2 500 bonus Discovery Miles for referring three qualifying clients, and another 5 000 bonus Discovery Miles for referring seven more clients. So you can get 7 500 bonus Discovery Miles in total for referring 10 clients. The bonus Discovery Miles only apply once.

You'll get your Discovery Miles for a successful referral once their qualifying transaction shows in their bank account.

## **What rewards can I get for joining Discovery Bank?**

If you open one of the accounts below and make a qualifying transaction within 30 days, you'll get:



- Discovery Bank Card Account – 2 500 Discovery Miles
- Discovery Bank Suite – 5 000 Discovery Miles.

There are no rewards for opening any other account.

## **What happens if I open a qualifying account but don't make a qualifying transaction within 30 days?**

Unfortunately you won't get any Discovery Miles to welcome you, and if a friend referred you, they won't get any Discovery Miles for the referral either. But once you start transacting with your new Discovery Bank account, you can qualify for the Discovery Miles we give all clients for various reasons, like buying with their Discovery credit card.

## **I've referred friends to Discovery Bank already; can I get Discovery Miles for them now?**

Unfortunately not. We only award Discovery Miles if your friend uses your referral code in the Discovery Bank app, opens a qualifying account and makes a qualifying transaction using their virtual card or digital wallet within 30 days.

## **Will I get Discovery Miles if I close and reopen my account?**

No, only new qualifying clients get the Discovery Miles reward, and they only get it once.

## **What if I upgrade my account?**

This campaign is for new Discovery Bank clients. If you're an existing client, you won't earn rewards for upgrading your account. If you're a new client who opens an account type that doesn't qualify and then upgrades to a qualifying account, you won't get Discovery Miles to welcome you either. But once you've opened a qualifying account, you'll have a referral code that you can share to earn Discovery Miles for successful referrals.

## **How do I know if my friends have joined Discovery Bank?**

On the Discovery Bank app you can see the following information about everyone in your cellphone's contact list:

- Already a Discovery Bank client
- Joined Discovery Bank with your referral code and made a qualifying transaction
- Joined with your referral code but opened a Discovery Bank account that doesn't qualify for Friend Referral Rewards
- Is in the process of opening a Discovery Bank account
- You've already sent your referral code to them
- You haven't sent your referral code to them yet.

You can't see any information about friends who aren't in your contact list.



## **I entered the wrong code by mistake; can I correct it?**

No, you can't correct it afterwards. You'll have a chance to confirm the code you enter on the Discovery Bank app. Once it's confirmed, you can't change it. So, check that you enter the correct code, and if you have more than one code, be sure to use the code from the friend you want the Discovery Miles to go to.

## **My friend joined Discovery Bank; why didn't I get my Discovery Miles?**

There are several possible reasons:

- Your friend didn't use your referral code. It's possible that they made a mistake when they entered the code.
- Someone else also gave them a referral code and they used that one when they joined. They can choose only one code to use.
- Your friend joined without using any code at all.
- Your friend opened an account that doesn't qualify for Friend Referral Rewards.
- Your friend hasn't met all the conditions yet.

You'll get your Discovery Miles within 30 business days after your friend uses your code and meets all the conditions of the Friend Referral Rewards.

You can see what's happening with your referrals on the Discovery Bank app.

## **I've still got the Discovery Card from before you launched Discovery Bank; can I take part in the campaign?**

Yes, if you open a new qualifying Discovery Bank account, you'll get a referral code you can use to refer friends. You'll also get Discovery Miles to welcome you after you've made a qualifying transaction using your virtual card or digital wallet within 30 days.

## **How do I share my referral code?**

- Log in to the Discovery Bank app.
- Tap 'More' at the bottom of the screen and then 'Friend Referral Rewards'. You'll see your unique referral code at the top of the screen.
- Tap 'Refer Friends' if you want to SMS your referral code straight from the app to one or more friends.
- Tap 'Send referral' to those who should get an SMS with an invitation and your referral code.
- You can share your code with friends in any other way too, like social media, messaging or simply telling them.



**If I joined Discovery Bank with my friend's referral code, can I also send out my own referral code?**

Yes, once you've opened a qualifying Discovery Bank account, you'll have your own referral code to share while the campaign is still running.

**How do I qualify for bonus Discovery Miles?**

You'll get 2 500 bonus Discovery Miles for successfully referring three qualifying clients, and another 5 000 bonus Discovery Miles for seven more qualifying clients. So, you can get 7 500 bonus Discovery Miles for making 10 successful referrals. We award bonus Discovery Miles only for the first 10 successful referrals.

You'll get your Discovery Miles for a successful referral once their qualifying transaction shows in their bank account.

**Why can't I enter a referral code when I'm opening a qualifying account?**

If a financial adviser (broker) or call centre agent assisted you, you can't enter the referral code you got from a friend. If you're a secondary Discovery Bank cardholder and you're upgrading to your own qualifying primary account, you won't be able to enter a referral code either.

**Can a secondary cardholder get Discovery Miles or use a referral code for opening their own account?**

Secondary cardholders who open their own qualifying primary Discovery Bank account and make a qualifying transaction using their virtual card or digital wallet within 30 days will get Discovery Miles to welcome them. But they won't be able to enter a referral code when opening the account. Once they've opened a qualifying account, they'll have a referral code that they can share to earn Discovery Miles for successful referrals.

**What happens if I got different referral codes from friends?**

You'll have to choose just one code to use when you open your Discovery Bank account. You can't use more than one.

**My friend entered my referral code but got stuck when they tried to open an account on the app**

A Discovery agent can help them to finish opening the account. If your friend meets all the other conditions of the Friend Referral Rewards, you'll get the Discovery Miles rewards for referring them.

**I started opening an account and entered a referral code but then an agent had to help me**

If you meet all the conditions of the Friend Referral Rewards, your friend will get their Discovery Miles rewards for referring you. And you'll get the Discovery Miles you qualify for.



**How many people can I refer to join Discovery Bank?**

You can refer as many friends as you like. You'll get Discovery Miles for all successful referrals but you can't get more than 7 500 bonus Discovery Miles.

**Doesn't this campaign break the Protection of Private Information Act?**

No, it doesn't. We're passionate about the protection of privacy and about obeying the law. This campaign follows the spirit and letter of the POPI Act in that we ourselves don't approach any of our clients' contacts or try to sell direct to them.

However, our clients can approach everyone in their phone contact list to invite them to join Discovery Bank and to share in the rewards. It's up to these contacts to act on the offer or not.

We never get the names of the people our clients offered the rewards to, or any information about them, so we can't contact them at any time.

