

DISCOVERY BANK #TREATMETUESDAY COMPETITIONS TERMS AND CONDITIONS

These terms and conditions apply to the #TreatMeTuesday series of promotions. Discovery Bank will give away prizes in Discovery Miles or South African Rands to lucky draw winners who take part in the #TreatMeTuesdays social media competition running on X (previously Twitter) each Tuesday from 31 January 2023. The series of promotions will end at the promoters' discretion.

The competition is open to anyone who meets the eligibility criteria below. Qualifying participants earn one entry for each reply on X that includes an answer to the question and the hashtag #DiscoveryBestBank that is a reply to one of @Discovery_SA's #TreatMeTuesday posts. Each Tuesday competition will end at 23:59 (South African Standard Time) on that day. The relevant social media posts will explain the competition and be posted by @Discovery_SA on X each Tuesday.

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 ('Discovery Bank') and Discovery Vitality (Pty) Ltd ('Discovery Vitality'), also referred to as 'promoters', 'us', 'we', and 'our'.
- 2| The 'participant' is the qualifying social media user who has chosen to take part in the competition.
- 3| This competition is open to South African citizens who are 18 years or older. Non-South African citizens who don't hold permanent residence in South Africa can't enter this competition.
- 4| The competition starts each Tuesday from 31 January 2023, and ends at 23:59 (South African Standard Time) on the same day on which that competition starts. The series of promotions will end at the promoters' discretion.
- 5| All information relating to this competition and any information we publish on any promotional material forms part of the terms and conditions.

Qualifying for this competition

- 6| The competition is open to all active X users.
- 7| Winners who are Discovery Bank Transaction Account, Discovery Bank Credit Card Account, Discovery Bank Suite or Discovery Account clients with their account in good standing will receive the prize in Discovery Miles deposited into their Discovery Miles account. Winners who are not Discovery Bank clients with Vitality Money will receive the prize in South African Rands paid into a Discovery Bank Savings account.
- 8| The promoters' directors, partners, employees, agents, or consultants, as well as any other similarly associated individual with Discovery Ltd, Discovery Bank Ltd, Discovery Vitality Ltd, its partners, or any related third parties, are not eligible for this promotion.



- 9| By entering this competition, social media users agree to have their posts shared on the @Discovery_SA X account. If a participant's post is commented on or shared by a Discovery social media account, it does not necessarily mean this participant is a competition winner.

How the **competition** works

- 10| Each competition period runs from when Discovery_SA's X post is posted on that Tuesday, until 23:59 (South African Standard Time) on the same day.
- 11| To have a valid competition entry, the participant needs to post a reply on X according to the qualifying requirements to earn a spot in the draw. The tweet must include the following:
- 11.1.1. The post must include an answer to the #TreatMeTuesday question asked in the post caption.
- 11.1.2. The post must include the hashtag #DiscoveryBestBank.
- 12| There is no limit to the number of competition entries over the competition period.
- 13| For Discovery Bank to see participants' content, the tweets need to be visible to a public audience.
- 14| From the qualifying entries, we will select participants as winners through a lucky draw. The number of winners can vary from one winner to twenty winners, depending on the competition announced on the day.
- 15| Each participant can only win one prize for each competition period (each participant can only win once each Tuesday).
- 16| Each participant can only win one prize in a four-week cycle.
- 17| Winners will be selected by means of an electronic draw, conducted by the promoter's agent on the Thursday following the Tuesday competition.
- 18| The winners will be contacted by 23:59 on the Monday after the competition closes each week.
- 19| The winners 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.
- 20| If a winner does not respond to a direct message on X 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.
- 21| By accepting the prize, winners voluntarily assume all risks and dangers related to it.
- 22| The prize cannot be exchanged for a different prize.

Prizes

- 23| The prize will consist of Discovery Miles or South African Rands awarded to the number of winners and in the quantity specified in the @Discovery_SA X post from that week. The value of each prize will vary from R5,000/ R500.00 to R20,000/ R2,000.00 depending on the competition announced on the day.
- 23.1. If a winner is a Discovery Bank Transaction Account, Discovery Bank Credit Card Account, Discovery Bank Suite, or Discovery Account client with their account in good standing, they will receive the value of Discovery Miles specified as the prize deposited into their Discovery Miles account.



- 23.1.1. '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.
- 23.1.2. Qualifying participants will be allocated their Discovery Miles into their Discovery Miles Account through Discovery Bank and Vitality Money. The Discovery Miles will be allocated two weeks after participating in the #TreatMeTuesday competition that they won.
- 23.2. If the winner is not a Discovery Bank client with Vitality Money, they will receive the value of South African Rands paid into a Discovery Bank Savings account. Winners need to open a Discovery Bank Savings Account, they can do this in less than 5 minutes by downloading the Discovery Bank app. Winners can download the app from the [App Store](#), [Google Play](#) or the [AppGallery](#). Winners need to open their Discovery Bank Savings Account within 30 days of winning the competition in order to claim their prize. Failing which the promoters will not be able to award them their winnings and they will forfeit their prize.

Additional terms and conditions

- 24| The series of promotions will end at the promoters' discretion with prior notice to all participants.
- 25| If required by legislation or for other legal reasons, the promoters reserve 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 promoters or the promoter's agents to the extent permitted by law.
- 26| The promoters are not legally responsible for any misrepresentation caused due to an unintentional copy error, typing error or omission that may occur in any promotional material.
- 27| The decision about the winners is made at the discretion of the promoters. This decision made by the promoters is final and no further correspondence will be entered into in this regard.
- 28| Any violation or attempt to violate any of these rules will result in immediate disqualification.
- 29| 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.
- 30| We reserve the right to cancel the prize immediately if we discover that the participant has committed fraud or miscommunicated any information.
- 31| Participants in this promotion understand and agree that to participate in the promotion, the promoters must collect and use participants' personal information including transaction data. This promotion falls under the terms of our [privacy policy](#).
- 32| The Discovery Bank Transaction Account, Discovery Bank Credit Card Account, Discovery Bank Suite and Discovery Account terms and conditions apply. Please read the [Discovery Bank terms and conditions](#) for more information.
- 33| Please read the [Discovery Miles benefit guide](#) for more information about the Discovery Miles 5% to 15% saving and all Discovery Miles terms and conditions.



34 | [Vitality Health](#) main terms and conditions apply.

35 | If you have any further questions about our products, please contact your financial adviser. To speak to one of our **Discovery Bankers**, please call **0800 07 96 97**.

