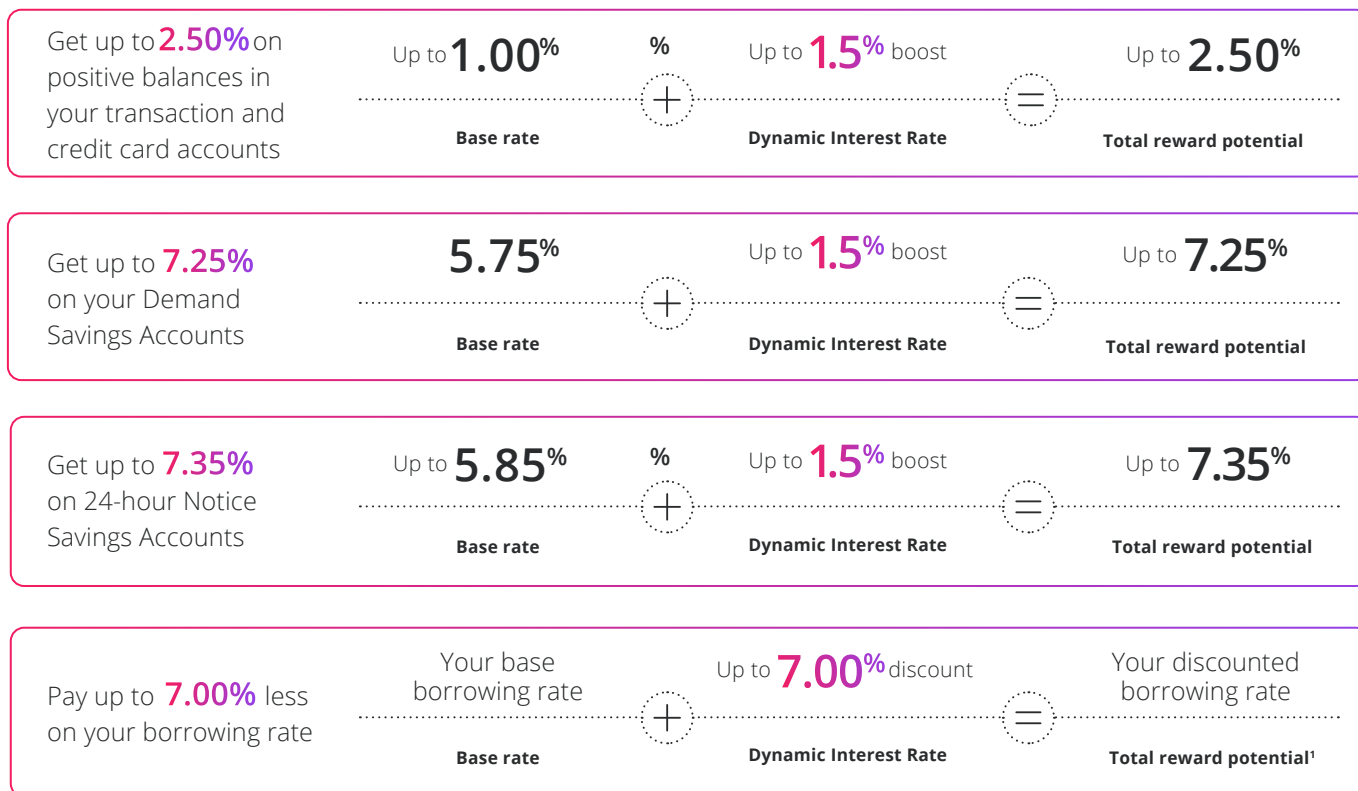


# Save more and pay less with **Dynamic Interest Rates**



Wouldn't it be great if your bank gave you better interest rates if you proved that you make smart money decisions? Discovery Bank does just that! Now, for the first time, you're in control of your banking with **Dynamic Interest Rates**.

Improve your **Vitality Money status** and you can improve your interest rates



<sup>1</sup> Discounted borrowing rate cannot be lower than prime -2%.

Activate Vitality Money to get your **Dynamic Interest Rates**

Log in to the Discovery Bank app and activate Vitality Money. Find out your personalised Dynamic Interest Rates based on your product type and card colour.

See how you're tracking and how you can improve your Vitality Money status to improve your rewards.

**GET SOME OF THE HIGHEST INTEREST RATES ON TRANSACTION AND CREDIT CARD ACCOUNTS**

Primary product	Blue	Bronze	Silver	Gold	Diamond
Discovery Bank Gold Transaction Account (Pay-as-you-transact)	1.00%	1.075%	1.15%	1.375%	1.50%
Discovery Bank Platinum or Black Transaction Account (Pay-as-you-transact)	1.00%	1.15%	1.30%	1.75%	2.00%
Discovery Bank Transaction Account (Bundled)	1.00%	1.25%	1.50%	2.00%	2.50%
Discovery Bank Credit Card Account	1.00%	1.15%	1.30%	1.75%	2.00%
Discovery Bank Suite	1.00%	1.25%	1.50%	2.00%	2.50%

**GET DYNAMIC INTEREST RATES ON A DEMAND SAVINGS ACCOUNT**

Primary product	Blue	Bronze	Silver	Gold	Diamond
Discovery Bank Gold Transaction Account (Pay-as-you-transact)	5.75%	5.825%	5.90%	6.125%	6.25%
Discovery Bank Platinum or Black Transaction Account (Pay-as-you-transact)	5.75%	5.90%	6.05%	6.50%	6.75%
Discovery Bank Transaction Account (Bundled)	5.75%	6.00%	6.25%	6.75%	7.25%
Discovery Bank Credit Card Account	5.75%	5.90%	6.05%	6.50%	6.75%
Discovery Bank Suite	5.75%	6.00%	6.25%	6.75%	7.25%

**GET DYNAMIC INTEREST RATES ON 24-HOUR NOTICE SAVINGS ACCOUNTS<sup>1</sup>**

Primary product	Blue	Bronze	Silver	Gold	Diamond
Discovery Bank Gold Transaction Account (Pay-as-you-transact)	5.85%	5.925%	6.00%	6.225%	6.35%
Discovery Bank Platinum or Black Transaction Account (Pay-as-you-transact)	5.85%	6.00%	6.15%	6.60%	6.85%
Discovery Bank Transaction Account (Bundled)	5.85%	6.10%	6.35%	6.85%	7.35%
Discovery Bank Credit Card Account	5.85%	6.00%	6.15%	6.60%	6.85%
Discovery Bank Suite	5.85%	6.10%	6.35%	6.85%	7.35%

**SAVE MORE ON YOUR BORROWING RATES**

Primary product	Blue	Bronze	Silver	Gold	Diamond
Discovery Bank Gold Transaction Account (Pay-as-you-transact)	0%	-0.125%	-0.50%	-1.50%	-2.50%
Discovery Bank Platinum or Black Transaction Account (Pay-as-you-transact)	0%	-0.25%	-1.00%	-3.00%	-5.00%
Discovery Bank Transaction Account (Bundled)	0%	-0.50%	-2.00%	-4.00%	-7.00%
Discovery Bank Credit Card Account	0%	-0.25%	-1.00%	-3.00%	-5.00%
Discovery Bank Suite	0%	-0.50%	-2.00%	-4.00%	-7.00%

<sup>1</sup> Base rate of 5.85% on 24-hour notice account applies only on balances of R100,000 or more. For other amounts, a base rate of 5.35% applies.

<sup>2</sup> New dynamic borrowing rates effective 1 August 2023.



[discovery.co.za](https://discovery.co.za)

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.

We quote your interest at nominal annual compounded monthly (NACM) rates unless otherwise indicated.

All interest rates and fees are as at 5 December 2023. Always see the Discovery Bank app or [discovery.co.za](https://discovery.co.za) for the latest interest rates.

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