

Vitality Active Rewards is a benefit that encourages and rewards you for reaching your Exercise, Drive and Spend goals. When you achieve your goals, you will have the option to either select an instant reward or wait to play the gameboard on Rewards Wednesday to earn Discovery Miles – our rewards currency that you can spend on a range of exciting items.

Vitality Active Rewards 3.0 is only available in the Discovery Bank app. Without a qualifying Discovery Bank product, you can access Vitality Active Rewards in the Discovery app, if you are eligible through your Vitality Health or Vitality Drive membership.

Client eligibility

1. Vitality Active Rewards 3.0 is available in the Discovery Bank app if you're the primary account holder of any product which comes with Vitality Money. This includes all new Discovery Bank Transaction Accounts, Credit Card Accounts, Suites or the Discovery Account with zero monthly fees.
2. Vitality Active Rewards is available to qualifying members with Vitality Health, Vitality Drive or Vitality Money memberships. Eligibility rules for each programme are defined below. You need an iOS, Android or Huawei compatible device to access this benefit in the Discovery Bank app. Download or update to the latest version of the app.

Vitality Health

- a. If you have an active Vitality Health membership, you can get rewarded for achieving your weekly Exercise goal. This means that each week you are set a personalised physical activity goal to achieve. Your Exercise goals are clinically informed and will guide you along specific and progressive exercise pathways to keep you motivated and active.
- b. If you have a version of Vitality Active Rewards called the Vitality Health Tracker, your Exercise ring will not be available in the Discovery Bank app. You will only be able to track your Exercise ring in the Discovery app. You can find detailed Vitality Health Tracker rules [here](#).

Vitality Drive

- c. If you have an active Vitality Drive membership through Discovery Insure, you can get rewarded for achieving your weekly personalised driving goal.
- d. You will need to either have your device tracker installed in your vehicle or download the Discovery Insure app to track towards your Drive goal, depending on your Insure product.

Vitality Money

- e. If you are eligible for Vitality Active Rewards in the Discovery Bank app, you will have your Spend goal autoactivated.
- f. The spend ring rewards you for responsible spending when using your Discovery Bank cards to swipe, tap or pay online for your purchases.
- g. Clients with standalone Discovery Bank savings accounts, or those who are secondary cardholders and do not have their own qualifying primary product, will need to upgrade to a product that is eligible for Vitality Money.
- h. Clients with a Discovery Card first issued before the launch of Discovery Bank will need to switch to a new Discovery Bank credit card product which includes Vitality Money to access Vitality Active Rewards 3.0 in the Discovery Bank app.

By using the Vitality Active Rewards benefit, you agree:

3. To act with integrity by submitting accurate data and results that are an honest representation of the achievement of your Exercise, Drive or Spend goals, and acknowledge that Vitality reserves the right to cancel your Vitality policy if you submit fraudulent data.
4. To share your driving behaviour and information with Discovery Insure and Insure's telematics partners (Vitality Drive members only).
5. That Discovery Vitality (Pty) Limited and Discovery Bank Limited, their partner network and third parties associated with the benefit may share your payment and personal information to the extent required to administer the benefit and make certain rewards available to you. You can review the Discovery privacy statement [here](#).

What you pay:

6. This benefit is free to activate. Vitality Active Rewards 3.0 is available in the Discovery Bank app, apart from any data costs associated with using Discovery's apps or websites. Booster benefits linked to Vitality Active Rewards may have separate activation costs which will be charged for as part of their activation process.

How it works

Activating Vitality Active Rewards

1. Get started by downloading the latest version of the Discovery Bank app on your iOS, Android or Huawei compatible mobile device. Log in to the Discovery Bank app.
2. Your spend ring will be activated for you when you join Discovery Bank with a qualifying product.
3. For the Exercise and Drive goals, tap Active now beneath the relevant tile on the Vitality Active Rewards landing page to activate these goals.
4. If you're activating Vitality Active Rewards for Drive or Exercise for the first time, you can enjoy a reward just for activating. You'll only qualify for one activation reward even if you activate more than one ring. You can use this for an instant reward or wait for your next Rewards Wednesday to play the Vitality gameboard.
5. Start earning rewards by achieving your Exercise, Drive and Spend goals.

Achieve your Vitality Active Rewards goals

6. At the start of each week, you will receive a personalised Vitality Active Rewards goal. Your Exercise, Drive and Spend goals are dynamic and can increase and decrease according to your previous weeks' goal achievement. Each person will reach a goal cap, meaning your personalised goal will not continue to increase indefinitely. The rules that determine how goals are calculated are subject to change from time to time.
7. Goal cycles run from midnight on a Friday until midnight the following Friday. You have from Saturday until the next Friday to achieve your weekly goal. Only events completed in that period count towards the weekly goal. Points that have not yet reflected towards your Vitality Active Rewards goal will be retrospectively allocated for up to 12 weeks as soon as we receive them. This is an automated process, so it is not necessary for you to report this to us. For your Drive and Spend goals, you will see pending points until the relevant data is confirmed. See the spend and Drive goal section for more detail.
8. Once you've achieved your goals, the rings will close and you will have the option to select an instant reward or wait for Rewards Wednesday to play the gameboard.
 - a. You can only earn one Vitality Active Reward for each active programme's goal achieved per week. This does not apply to any retrospective goals allocated due to late events.

Exercise goals

- a. You are given a weekly, personalised Exercise goal based on your current health status and activity levels. Your goal is dynamic. It adjusts upwards and downwards according to your activity level and goal completion over previous weeks to gradually encourage you to the next level.
- b. To achieve your weekly Exercise goal, you need to earn a certain number of Vitality fitness points through any of Vitality's fitness partners, participating in outdoor events such as Team Vitality race events or parkruns or by using a wearable fitness device or fitness app linked to your Vitality Health profile.
- c. As you continue to achieve your goals, your goal will increase. This is to help you become fitter as you continue to engage. Each person will reach a goal cap – your goal will not continue to increase indefinitely. Your goal cap is determined by your level of fitness and health.
- d. For you to receive an instant reward or gameboard play for the Rewards Wednesday following your goal week, we must have received your data by midnight on the Tuesday. However, we continuously look back for the 12 previous weeks and retrospectively allocate points as soon as we receive them. If this results in achieving a past goal, your reward (including your Apple Watch repayments and booster benefits) will be allocated as soon as we've received the data.
- e. Monthly benefits, such as the Apple Watch benefit, are attributed to the month in which their goal cycle ends. For instance, if a goal cycle starts on Saturday 25 September and ends on Friday 1 October, the benefit will be attributed to October and not September, as the goal cycle ended in October.
- f. See the Active X section on how you can be rewarded for achieving goal streaks.
- g. Limits that apply
- h. Yearly limits for Vitality fitness points only apply to your Vitality Health status, but not to Vitality Active Rewards. This is to keep you motivated to earn Vitality Active Rewards for exercise throughout the year. Points will only be awarded for one fitness event a day. If you complete two fitness activities in one day, then the higher points event will be awarded.

Drive goals

- i. You are given a weekly personalised Vitality Active Rewards Drive goal based on your previous week's driving behaviour.
- j. To achieve your weekly Drive goal, you need to drive well to maintain your daily Drive points, which are allocated to you at the start of each day.
- k. Harsh driving events will reduce your daily Drive points balance, depending on the type and severity of the event. At the end of each day, your remaining Drive points will accumulate towards your Vitality Active Rewards Drive ring until you complete your personalised Drive goal.
- l. Your daily drive points will show as pending with a grey progression on your Drive ring. Once your trip has been verified, your points will be allocated.
- m. You have from Saturday until midnight on the next Friday to achieve your weekly drive goal.
- n. The minimum Drive goal for a week is 170 Drive points. This is the Drive goal you will start with when you first opt in to Vitality Active Rewards.
- o. If you achieve your goal for the week by closing your Drive ring, your goal for the next week will increase by 35 Drive points. Your goal will continue to increase every time that you achieve it. The maximum goal you can receive is 340 Drive points if you have the Vitality Drive Sensor or 300 Drive points if you have the standalone DQ-Track, since we cannot measure cell phone use.
- p. You can only earn one Active Reward for driving well in a week.
- q. Find more details about the Drive goal [here](#).
- r. At the start of each week, you will receive a personalised Vitality Active Rewards drive goal. Goal cycles for driving are continuous until you reach your driving goal. This means your event-free kilometres carry over to the next week if you don't complete 100 km in a week. Event-free trips completed after achieving your goal aren't carried over towards the next week's goal. Find more details about the Vitality drive goal [here](#).

Spend goals

- s. You are given a weekly personalised Vitality Active Rewards Spend goal based on your qualifying Discovery Bank product and spend history. This goal is dynamic and changes according to your qualifying spend history. This goal has a cap determined by your qualifying Discovery Bank card colour.
- t. You can only achieve your Spend goal if your Discovery Bank accounts are in good standing. To unlock the Spend goal, you need to have and maintain the required minimum balance in any of your Discovery Bank savings accounts. See the **Vitality Money rules** for more on the savings account requirement. This minimum amount is personalised according to your Discovery Bank card colour: R500 for clients with a Gold card or the Discovery Account, R1,000 for clients with a Platinum card, and R2,000 for clients with a Black or Purple card.
- u. To achieve your Spend goal, you need to earn the stated minimum points by:
 - I. Spending at least R10 on a single purchase using your Discovery Bank card to accumulate points towards the week's goal.
 - II. Earn 1 spend point for every R10 spent per qualifying transaction, rounded down. For example, you will accumulate 22 spend points towards your goal for a R223.78 transaction and 178 spend points for a R1,789.81 transaction.
- v. The table below shows examples of how purchases will earn you points towards your Spend goal:

Your transaction amount	Points earned towards your Spend goal
< R10	0
R101	10
R499	49
R2,500	250

- I. Your qualifying spend will include local and international straight and budget purchases, as well as virtual card payments that have been banked by the seller, made online or in-store using your Discovery Bank card. Transactions that don't qualify towards spend include cash withdrawals, EFTs, debit orders, transfers and Contact Payments. Any qualifying spend by secondary cardholders linked to your primary account will be counted towards your Spend goal.
- II. For clients with a Discovery Account or Discovery Bank Transaction Account, we will consider spend using a physical or virtual debit card. For clients with a Discovery Bank Credit Card Account or Discovery Bank Suite, we will only consider spend using a physical or virtual credit card.
- III. Like the Exercise and Drive goals, your Spend goal will reset at the start of the goal week. If you don't achieve your Spend goal in a week, your progress towards your goal will not carry over to the next goal.
- IV. After a transaction is processed by a seller, it can still take a few days before the payment is cleared. During this time, your transaction will show as "pending". You can see your total pending transactions in the Spend tile, and a dark grey inner ring shows the impact they'll have on your spend ring once cleared. Once a transaction has been authorised and processed, it counts towards your goal's current progress, which is shown by a pink inner ring.
- V. You can view a breakdown of all your transactions of R10 and higher (pending and cleared) and spend points earned in the Spend goal section.
- VI. Once a transaction clears, we retrospectively count it towards the goal week in which the actual transaction was made. For example:

- a. Your Spend goal target is 200 points, and your progress on Friday morning is 190 points. On Friday, you spend R500, which shows as 50 pending points.
 - b. The seller is delayed in processing your R500 transaction, and by the following Rewards Wednesday the 50 points still show as pending. Your Spend goal will show as not achieved.
 - c. On Thursday, the transaction is authorised and clears, and the 50 pending points are retrospectively counted towards the progress of the previous week, raising the total points for that week to 240 points – resulting in the Spend goal being achieved.
 - d. You'll get the resultant rewards to play from the time the goal is marked as achieved.
- VII. Note that any transaction reversals (including refunds to your Discovery Bank debit or credit card) will count as a point reversal and result in negative points. For example, if you return an item you've previously purchased in-store for R30 and the amount is refunded into your Discovery Bank debit or credit card, Discovery Bank may deduct 3 points.

Instant Rewards

9. Your instant reward will be available as soon as your Exercise, Drive or Spend goal is achieved. You will have an option to select an instant reward up until the gameboard play becomes available (midnight on the Tuesday after the goal cycle has ended). From Rewards Wednesday all unselected instant rewards will be converted to gameboard plays.
10. The instant rewards include coffees and MoveToGive donations.
11. Once you've selected an instant reward, you will not qualify for a gameboard play on Rewards Wednesday.
12. If you have multiple instant rewards available, you can select some or all of them, while leaving the remainder to select at a later stage or to convert to gameboard plays.

Active X Rewards

Active X Rewards give you extra rewards for increased engagement:

Goal streaks

- a. A goal streak is the number of consecutive weeks you've met your weekly Exercise goal. If you miss a weekly goal, your goal streak will reset to 0.

Rewards Multipliers

- b. Earn a Rewards Multiplier when you achieve specific Exercise goal streaks. You can choose to redeem a higher value instant reward or double the Discovery Miles revealed through one play on the gameboard. You can earn a Rewards Multiplier for Exercise goal streaks of 5, 10, 15, 25, 50, 100 and all multiples of 100.
- c. Your Rewards Multiplier will automatically apply to your gameboard play if you don't select the higher value instant reward. You can earn a maximum of one Rewards Multiplier for each unique goal streak per calendar year.
- d. For example, if you hit a goal streak of 5 for the goal week ending Friday, 5 January 2024, miss your next goal, and then achieve another 5 consecutive goals for the goal week ending Friday 16 February 2024, you will not receive another Rewards Multiplier. The next goal streak that will be rewarded in the same calendar year is for a goal streak of 10. The last day of the goal week in which you achieve your goal streak is used to determine which calendar year your goal streak falls into. For example, if you achieve your fifth consecutive Exercise goal in the goal week ending Friday, 5 January 2024, this goal streak is classified as being achieved in 2024 and you will earn a Rewards Multiplier for a 5-goal streak even if you also earned this in 2023.
- e. Note that when you have a Rewards Multiplier available:

- I. If you select a higher value instant reward, you will forego the Rewards Multiplier on the gameboard play. You can select a regular instant reward like a coffee or donation instead of a higher value reward, or a gameboard play.
- II. If you use all your available rewards to select instant rewards, your rewards can't convert into gameboard plays, so you won't have a Rewards Multiplier available on the gameboard.

Rest Weeks

- f. Earn a Rest Week for an Exercise goal streak of 25 and all multiples of 25. Apply your Rest Week and your Exercise goal will be completed and you will still earn all rewards associated with achieving your Exercise goal for the week, including increasing your goal streak, and contributing towards your Apple Watch and iPhone benefit, as well as any integration boosters.
- g. You can apply a Rest Week to your current or previous week if you haven't already achieved that week's goal. Rest weeks can be accumulated and do not have an expiry date. Each Rest Week can only be used once to close your Exercise ring.
- h. If you've used an Exercise Rest Week, your Activity tile value for exercise will equal your Exercise goal plus any fitness points you earned in that week before using your Rest Week.
- i. Note: Applying a Rest Week has no impact on your Vitality Health status. Only Vitality fitness points earned through qualifying exercise activities contribute to your Vitality Health status.

Sneak Peeks

- j. Achieve double your weekly Exercise goal or Spend goal or have a perfect drive week and get a Sneak Peek at a tile on your gameboard. The Sneak Peek allows you to see under a tile before you play.
- k. Your Sneak Peek will automatically be applied to your gameboard play on the first tile you select.
- l. You can only use one Sneak Peek per goal type (Exercise, Spend or Drive) per month.
- m. Note: If you choose to redeem all your available rewards as instant rewards, your rewards can't convert into gameboard plays, so you won't have a Sneak Peek available on the gameboard. In this instance, you will be eligible to earn another Sneak Peek for that goal that month.
 - I. **Example 1:** If you have an Exercise goal of 300, and you achieve 600 points in a goal week, you will earn a Sneak Peek on your next available gameboard. If you achieve 600 fitness points again in the same month, you will not earn another Sneak Peek as you would have hit your monthly limit for Exercise Sneak Peeks. However, you can still earn a Sneak Peek for your Drive and Spend goals that month.
 - II. **Example 2:** If your Spend goal is 500 and you achieve 1,000 spend points in a goal week, you will earn a Sneak Peek for your Spend goal on your next available gameboard. If you also achieve a perfect drive week in the same goal week, you will earn a second Sneak Peek for your Drive goal on your next available gameboard. You will then have reached your monthly limit for drive and spend Sneak Peeks.
 - III. **Example 3:** If you achieve a perfect drive week, you will earn a Sneak Peek for your next available gameboard. If you use all your rewards as instant rewards and have no gameboard plays the following Wednesday, you'll have forfeited your drive Sneak Peek and can earn another Sneak Peek for Drive in that month.

Vitality Centurion shirts

- n. Reach an Exercise goal streak of 100 and all multiples of 100 to earn a Vitality Centurion shirt.
- o. You can earn one Centurion shirt for your highest Exercise goal streak, and thereafter one shirt for every Centurion award achieved. For example, Sandra has achieved 300+ consecutive Exercise goals and will receive a 300 Centurion shirt. If she continues to achieve her Exercise goals, the next shirt she receives will be a 400 Centurion shirt.
- p. You have the option to have your shirt customised with your name, at an additional cost to you.

- q. You'll get the list of participating Sportsmans Warehouse stores when you get the code for your Centurion shirt.

Playing the gameboard to earn Discovery Miles

13. Once you've achieved your Exercise, Drive or Spend goals, you can select an instant reward immediately or wait for Rewards Wednesday to play the gameboard.
14. When you play the gameboard, you pick a tile which reveals hidden Discovery Miles of varying values.
15. You have until midnight on the Tuesday after your play was issued to use your play and earn Discovery Miles.
16. Each gameboard is personalised for you and the values under the tiles can vary according to your exercise, drive and spend behaviours.

Personalised gameboard tiles

Activity tiles

- a. You can earn back your exercise and spend points for your previous goal week in Discovery Miles at a conversion rate of R1 : ₤1 if you select the appropriate tile on the gameboard. If you select the drive tile, you will uncover 250 Discovery Miles. To qualify for the tile, you must have achieved your corresponding Exercise, Drive or Spend goal for the previous goal week.
- b. For example: If in the previous week you achieved your Exercise goal with 900 fitness points and your Spend goal with 850 spend points, your exercise and spend activity tile values will be 900 Discovery Miles and 850 Discovery Miles respectively. If you didn't achieve your Drive goal, then there will be no drive tile.

Spend tiles

- c. Earn your largest single qualifying transaction at our partner stores back as Discovery Miles at a conversion rate of R1 : ₤1 on a spend tile. This value will be capped based on your Discovery Bank product type as shown in the table below. A minimum spend of R100 is required for a transaction to be eligible for the spend tile.
- d. There are three spend tiles: groceries, pharmacy and fuel. The table below shows our qualifying spend partners:

Spent tile	Groceries	Pharmacy	Fuel
Partners	Pick n Pay Woolworths	Clicks Dis-Chem	bp Shell

- I. For example, if you made a transaction of R586 at a qualifying partner in the week, your spend tile value will be 586 Discovery Miles.
- II. Although Discovery Bank strives to award Discovery Miles based on your highest partner spend in the groceries, pharmacy and fuel categories, the nature of the data means that from time to time a transaction may be misclassified. Once we are aware of any such incidents, we will strive to correct the classification algorithms within a reasonable time, but historic misallocations will not be corrected.

Limits for spend and activity tiles

- e. The value of your activity and spend tiles is capped at a maximum of 1,500 Discovery Miles, depending on your Discovery Bank product type, as shown in the table below:

Bank product type	Discovery Bank Transaction Account with pay-as-you-transact fees OR Discovery Account	Discovery Bank Credit Card Account OR Transaction Account with bundled fees	Discovery Bank Suite
Tile value cap	€500	€ 1,000	€ 1,500

Discovery tile

- f. The value of the Discovery tile is based on the number of active Discovery products you have. You will automatically be eligible for a Discovery tile each week.
- g. Products include a qualifying Discovery Bank product, Discovery Health, Discovery Insure, Discovery Invest and Discovery Life.
- h. The value of the Discovery tile is calculated as follows:

Number of products	1	2	3	4	5
Discovery Miles	€200	€250	€350	€500	€750

Ending this benefit

If you are no longer a Vitality Active Rewards member with either Vitality Health, Vitality Drive or Vitality Money, this benefit will no longer apply.

17. If you are no longer a Vitality Health member, your Exercise goal will no longer be available.
18. If you are no longer a Vitality Drive member, your Drive goal will no longer be available.
19. If you are no longer a qualifying Discovery Bank client, your Spend goal will no longer be available and your Vitality Active Rewards experience will move to the Discovery app. You will no longer be eligible for personalised gameboard tiles, Sneak Peeks, Rewards Multipliers or Rest Weeks.

Your privacy is important to us

20. To participate in the Vitality Active Rewards programme, you will be asked to agree to certain privacy settings and will be able to control who can see your **Vitality Active Rewards profile**. Information you agree to share through Vitality Active Rewards includes your name, profile picture, goal achievement and performance metrics for your Exercise and/or Drive goals. If you choose not to share your information, your personal and performance data will not be shown. **Your Discovery app privacy settings** can be updated at any time.
21. By using the benefit, you agree that Discovery Vitality (Pty) Limited, Vitality's fitness partners and the rewards partners of Vitality and Discovery Bank Limited may share your personal and payment information (where applicable) to administer the benefit effectively.

Acceptance of benefit terms and conditions

22. By activating or using Vitality Active Rewards 3.0, you agree to the limits, terms and conditions set out in this document.
23. These terms and conditions would also apply to any subsequent activations of Vitality Active Reward programmes such as the Exercise or Drive goal.
24. If you have any questions or need more information about this benefit, please visit www.discovery.co.za
25. If, for any reason, there is a conflict between rules in this benefit guide and the Vitality Main Rules, the **Vitality Main Rules** or **Ancillary rules** or **Vitality Money rules**, as applicable, will apply at all times. You can read the **Discovery Miles rules**. Limits, terms and conditions apply.

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