

Vitality Active Rewards with Apple Watch | Frequently Asked Questions

1. What is the Vitality Active Rewards with Apple Watch benefit?

Apple's ground-breaking health and fitness companion, Apple Watch, combined with your Vitality Active Rewards exercise goals will help motivate and encourage you to get more active.

Vitality Active Rewards has been designed to work seamlessly with your Apple Watch as you work out to achieve your exercise goals. While Apple Watch measures and tracks your activity, Vitality Active Rewards sets your weekly personalised exercise goals and rewards you for achieving them.

As a Vitality Health member, you can fully fund your Apple Watch by achieving all your weekly Vitality Active Rewards exercise goals over a consecutive 24-month period. If you are a [Vitality 65+ member](#) you will get the full activation fee of R1,199 refunded back to you when you sign up for this benefit. This benefit is exclusive to Vitality Health members 65 years and older and applies once in a lifetime.

2. Why is the benefit only applicable to Apple Watch and not Android devices?

Our [Vitality Active Rewards with Apple Watch](#) benefit is part of a global collaboration with Apple, and so is currently only available with the Apple Watch Series SE GPS Aluminium Case Sport 40mm or Apple Watch Series 9 GPS Aluminium Case Sport 41mm.

3. Who qualifies for the Vitality Active Rewards with Apple Watch benefit?

Here's how to qualify for the Vitality Active Rewards with Apple Watch benefit:

- Apple Watch requires iPhone XS or later with the latest iOS version.
- You need to have Vitality Active Rewards activated. If you haven't activated it yet, start by downloading the latest version of the Discovery app and accessing Vitality Active Rewards under Vitality.

- You must be a primary account holder of a qualifying Discovery Bank product linked to a Discovery Bank credit card. Qualifying Discovery Bank products include:
 - A Discovery Card account
 - A Discovery full banking suite
- If you are a qualifying Vitality 65+ member you will get the full activation fee of R1,199 refunded back to you when you sign up for this benefit. This will be paid into your qualifying Discovery Bank credit card account that the activation fee was deducted from. You can only qualify to get the activation fee back in its entirety once in your lifetime.
- Please note that the activation fee of R1,199 is only refundable to Vitality 65+ members, if you are not a Vitality 65+ member, you do not qualify for a refund.
- Members with active Discovery Cards first issued before the launch of Discovery Bank (previous Discovery Cards), including Discovery Cards now being administered by Discovery Bank, may continue to use the Vitality Active Rewards with Apple Watch benefit as long as it was activated before 23 May 2020. You will continue to enjoy the benefit for the duration of its current 24-month term. However, on completion you will need to upgrade to one of the above qualifying products to renew the benefit for another term.
- Your Discovery Bank product must be in good standing as defined [here](#).
- When you collect your Apple Watch Series SE GPS Aluminium Case Sport 40mm or Apple Watch Series 9 GPS Aluminium Case Sport 41mm from iStore, your Discovery Bank credit card limit will need to be at least R15,000, and you will need an available balance of at least R5,000 after paying the R1,199 Apple Watch activation fee. From April 2024, a minimum spend of R2,500 is required on your qualifying Discovery Bank credit card in the month before activation. If you activate the Apple Watch benefit within the first two months of joining Discovery Bank, there will not be a minimum spend requirement.
- If you have a Discovery Bank credit card, you can request a limit increase by calling 0800 07 96 97.
- Only the main member OR spouse member OR adult dependant (21 years or older) on a Vitality Health policy will qualify for the Vitality Active Rewards with Apple Watch benefit.
- You need to pay a non-refundable activation fee of R1,199 using your qualifying Discovery Bank credit card.
- You can activate one Vitality Active Rewards with Apple Watch benefit per Vitality Health policy in a 24 - month billing period.

Don't have a Discovery Bank credit card? [Upgrade to Discovery Bank](#) today and enjoy boosted rewards from Vitality for banking healthier.

View the Vitality Active Rewards with [Apple Watch benefit guide](#) for more information.

4. What will I need to pay to activate the Vitality Active Rewards with Apple Watch benefit?

If you activate the Vitality Active Rewards with Apple Watch benefit, you can choose between an Apple Watch Series SE GPS Aluminium Case Sport 40mm or Apple Watch Series 9 GPS Aluminium Case Sport 41mm. You will need to pay a non-refundable activation fee of R1,199 using your qualifying Discovery Bank credit card.

This benefit does not apply to Apple Watch Series 1, Apple Watch Series 2, Apple Watch Series 3, Apple Watch Series 4, Apple Watch Series 5, Apple Watch Series 6, Apple Watch Series 7, Apple Watch Series 8 and Apple Watch Ultra.

5. What does the activation fee cover?

The activation fee gives you access to fully fund your Apple Watch Series SE GPS Aluminium Case Sport 40mm or Apple Watch Series 9 GPS Aluminium Case Sport 41mm through the **Vitality Active Rewards with Apple Watch** benefit if you meet all your Vitality Active Rewards exercise goals over 24 months.

6. How can I get Apple Watch Series SE GPS or Apple Watch Series 9 GPS?

If you have already activated the Vitality Active Rewards with Apple Watch benefit and have been using a previous Apple Watch Series to achieve your physical activity targets, you can settle the outstanding amount with Discovery Vitality by sending us a query through the [Vitality Help page](#), and your Apple Watch benefit will be cancelled. To qualify for this, you must not have defaulted on any previous penalty deductions.

Once your Vitality Active Rewards with Apple Watch benefit has been cancelled, you can activate the Apple Watch benefit and pay the R1,199 activation fee. Please note that this will be subject to the benefit eligibility criteria. You can then use your proof of purchase to collect your Apple Watch Series SE GPS or Apple Watch Series 9 GPS from the iStore.

If you wish to trade in your current Apple Watch, you can contact iStore directly. If you choose to go directly to the iStore and trade in your current Apple Watch without paying the remaining costs still owed on your current Apple Watch, you will still be under obligation to pay the applicable monthly penalty deduction.

7. Is there a monthly fee that I need to pay for the Apple Watch?

If you meet all your weekly Vitality Active Rewards exercise goals for 24 months, Discovery Vitality will fund your Apple Watch in full. If you don't meet your goals, your qualifying Discovery Bank credit card or previous Discovery Card will be deducted by a monthly penalty amount that is calculated as a percentage of the retail price.

Example

The table below is based on a retail price of an Apple Watch at the time of collection, which is R7,400 (this is an example costing for illustrative purposes only). If you did not meet all your weekly Vitality Active Rewards exercise goals during a particular month, up to R308.33 a month would be deducted from your qualifying Discovery Bank credit card or previous Discovery Card for that month (pricing subject to change).

If you achieved three of your four Vitality Active Rewards exercise goals that month, only R154.16 would be deducted from your qualifying Discovery Bank credit card or previous Discovery Card because of your engagement with Vitality Active Rewards.

Weekly Vitality Active Rewards exercise goals met in a month	0 - 1	2	3	4
The monthly penalty amount that may be deducted each month from your qualifying Discovery Bank credit card or previous Discovery Card over the 24 month billing period	100%	75%	50%	0% (Discovery Vitality will fund the monthly amount)

				for your Apple Watch in full for that month)
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Note: If you are unable to achieve your goals because of illness, travel needs, or any other factors, you will still be liable to pay the monthly penalty.

8. What if I want to select a different Apple Watch or another model?

This benefit is only available for the Apple Watch Series SE GPS Aluminium Case Sport 40mm or Apple Watch Series 9 GPS Aluminium Case Sport 41mm. **If you would like to select a different model** (which includes the Apple Watch Series SE GPS + Cellular, Series 9 GPS + Cellular or Ultra watch), **you need to pay the price difference upfront at iStore.** The Ultra watch price difference will be based on the Series 9 GPS 41mm watch price versus the price for the Ultra watch.

9. Why are some prices more expensive than the original price advertised?

Please note that our pricing of the Apple Watch is entirely dependent on the prices decided on by iStore and we have to adhere to their pricing structures. With the current exchange rate fluctuations, this is an unfortunate reality for all retailers and for this reason, when iStore prices increase, it is necessary for us to reflect the same price increase with our offering.

Please note that full goal completion still results in a R0.00 deduction so if you achieve all your weekly exercise goals every month for 24 months, you will not be billed for your Apple Watch.

10. How do I activate the Vitality Active Rewards with Apple Watch benefit?

- Download or update to the latest version of the Discovery app, then log in on your iPhone or go to www.discovery.co.za.
- Visit the [Apple Watch webpage](#) under Vitality Active Rewards and click on the *Get started* button. Please note: Only one member per Vitality Health policy can

activate this benefit and Apple Watch Series SE GPS or Apple Watch Series 9 GPS every 24 months.

- Follow the steps, confirm your details, and pay the non-refundable R1,199 activation fee using your qualifying Discovery Bank credit card. The non-refundable activation fee will be deducted from your qualifying Discovery Bank credit card within the next 24 hours.
- If you have more than one Discovery Bank credit card and are not a primary Discovery Bank credit cardholder, the activation fee and the monthly penalty amounts, if applicable, will be automatically deducted from your elected Discovery Bank credit card. Should you wish to change the account used for your monthly penalty amount deductions, call Discovery Bank on 0800 07 96 97.
- Only one Vitality Active Rewards with Apple Watch benefit can be linked to a Vitality Health policy. If you are on a Vitality Health policy that has an active Vitality Active Rewards with Apple Watch benefit, you do not qualify to activate the benefit again in order to get Apple Watch Series SE GPS or Apple Watch Series 9 GPS.

11. How do I redeem my proof of payment to collect my Apple Watch?

Once you have paid your activation fee, you will get a digital proof of payment with a unique redemption code which you can access any time on your Discovery app.

Use your proof of payment to collect your Apple Watch at your nearest iStore. It cannot be used online. Your Apple Watch proof of payment is not transferable and it cannot be exchanged for cash or any other iStore product.

12. How long is my proof of payment valid for and what do I do if it expires before I can redeem it?

Your proof of payment is only valid for 90 days from its date of issue. After 90 days it will expire. You will then need to activate the benefit again for an additional R1,199 non-refundable activation fee.

If at any stage you are no longer eligible for this benefit, your proof of payment will be forfeited and cancelled.

13. How do I link my Health app and my Apple Watch to Discovery Vitality to earn Vitality points?

Once you have collected your Apple Watch, link it to Vitality to start earning Vitality points towards your Vitality Active Rewards exercise goals. Use the Discovery app to link your Apple Watch by navigating to the Vitality section and selecting Devices and apps.

Here's a step-by-step guide on how to link your Apple Watch:

- **Step 1:** Make sure that your iPhone has the Health app and the latest version of the Discovery app installed. The Health app is available on iPhone (you need iPhone 8 or a later model to use Apple Watch).
- **Step 2:** Log in to the **Discovery app** and navigate to the **Vitality Active Rewards** section and select **Devices and apps** from the Vitality menu.
- **Step 3:** A confirmation page will pop up on your screen. Click **Get started** to authorise the Health app and choose the data that you would like to share.
- **Step 4:** Once you have confirmed the information you would like the Health app to share with Vitality, click on **Allow**.
- You can update the data permissions that you have given Vitality by using the Health app on your iPhone. To do this:
 - Open your Health app and select Discovery from the apps under the **Sources** section.
 - Choose the workout information which you would like to share with Vitality.

Please wait at least **30 minutes** before syncing your workout on the Discovery app. This will ensure the accurate collection of data and allocation of points.

If you have any problems uploading your workout data, please visit the Health app website for more information.

14. How do I earn Vitality points with my Apple Watch?

The best way to earn Vitality points with your Apple Watch is to select the Apple Watch Workout app (green icon of a runner) on your Apple Watch and remember to start and end your workouts appropriately to save your activity each time you get active.

Some important guidelines from Apple when wearing Apple Watch include:

Discovery Vitality (Pty) Ltd. Registration number: 1999/007736/07. Terms, conditions, and limits apply.
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

- Wear your Apple Watch at the top of your wrist.
- Wear your Apple Watch snugly so that there is no gap between your wrist and Apple Watch – for best results, tighten your Apple Watch band for workouts and loosen it when you're done.
- Make sure that the surface between your Apple Watch and your skin is residue-free and avoid placing your Apple Watch on tattooed skin.

Please wait at least **30 minutes** before syncing your workout on the Discovery app. This will ensure the accurate collection of data and allocation of points.

For additional technical support regarding this product, please visit Apple Watch Support page: <http://www.apple.com/uk/support/watch>.

15. I have linked my Health app to Vitality; why am I not receiving points for my Apple Watch activity data?

You have to manually sync your Health app data with Discovery Vitality using the latest Discovery app for iOS. This is because Apple Watch and the Health app do not pass data automatically and requires you to log into the Discovery app before it will share your data with Discovery Vitality.

Follow these steps to sync regularly so that you don't miss out on earning Vitality points and achieving your Vitality Active Rewards goals:

- **Step 1:** Log in to the Discovery app, navigate to **Vitality Active Rewards** and select **Devices and apps**.
- **Step 2:** Select **Health app** listed first on the page and open the Health app page.
- **Step 3:** Tap the **Sync data** button on the Health app page. The sync will occur and the **Last updated** time will be updated if new Health app data was shared with Vitality. Remember to wait at least **30 minutes** before syncing your workout on the Discovery app. This will ensure the accurate collection of data.

You will receive a sync reminder push notification on your handset at 07:00 every Friday if a manual sync did not occur in the last 24 hours. Tap the notification to open the Health app page on the Discovery app.

16. How do I achieve my Vitality Active Rewards exercise goals with my Apple Watch?

Discovery Vitality will set you a personalised Vitality Active Rewards exercise goal each week. We will start calculating your weekly exercise goals from the first full month after you collect your Apple Watch. Once your Apple Watch is linked to Vitality, get active and earn Vitality points to achieve your weekly Vitality Active Rewards exercise goals.

Apple Watch measures and tracks your physical activity, allowing you to earn Vitality points towards your Vitality Active Rewards exercise goal. These goals can increase or decrease based on your goal history. Discovery Vitality will start calculating your weekly goals from the first full month after you collect your Apple Watch.

17. I've met my Apple Watch Activity app goals and have filled up all the rings. Does this mean I have met my Vitality Active Rewards goal for the cycle?

No, meeting your Apple Watch Activity app goal does not mean you have met your Vitality Active Rewards goal as well. The Apple Watch measures your movement, exercise and the time spent standing throughout the day and tracks this against certain daily targets. The Apple Watch Activity app is updated with physical activity recorded on the Apple Watch and the paired iPhone. Vitality Active Rewards sets a weekly exercise goal which represents the recommended amount of physical activity for you.

You can achieve your Vitality Active Rewards exercise goal by earning Vitality points for completing a variety of physical activities such as visiting a Vitality partner gym, tracking your workouts with an approved fitness device (like Apple Watch) or app, completing a parkrun or participating in a verified sporting event.

18. Does Apple Watch work with any smartphone device?

No, to use Apple Watch, you need iPhone XS or higher with the latest iOS.

19. Is my Apple Watch waterproof?

Apple has advised that Apple Watch Series SE GPS or Apple Watch Series 9 GPS is rated water resistant up to 50 metres, so you don't need to remove it when you are swimming, whether it's in a pool or in the ocean. The new speaker allows water in, then uses sound vibrations to force it back out. However, certain bands available for Apple Watch Series SE

GPS or Apple Watch Series 9 GPS are not waterproof. Please consult with iStore when you collect your Apple Watch.

For additional technical support regarding this product, please visit Apple Watch’s Support page: <http://www.apple.com/uk/support/watch>.

20. What will happen if I don’t achieve all my Vitality Active Rewards goals in a month?

If you don’t meet your exercise goals in any given month, your qualifying Discovery Bank credit card or previous Discovery Card will be deducted by a monthly penalty amount that is calculated as a percentage of the retail price at the time of collection. This penalty will be reduced by your engagement in Vitality Active Rewards – the more goals you achieve, the lower your penalty.

Example

The table below is based on a retail price at the time of collection, which is R7,400 (this is an example costing for illustrative purposes). If you did not meet all your weekly Vitality Active Rewards exercise goals in a month, your qualifying Discovery Bank credit card or previous Discovery Card would be deducted by up to R308.33 a month for 24 months (pricing subject to change).

If you achieved three of your four Vitality Active Rewards exercise goals that month, only R154.16 would be deducted from your qualifying Discovery Bank credit card or previous Discovery Card because of your engagement with Vitality Active Rewards.

Weekly Vitality Active Rewards goals met in a month		0 – 1	2	3	4
The monthly penalty amount that may be deducted each month from your qualifying Discovery Bank credit card or previous Discovery Card over the 24-month billing period		100%	75%	50%	0% (Discovery Vitality will fund the monthly amount for your Apple Watch in

					full for that month)
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21. When does the activation fee of R1,199 get refunded to Vitality members older than 65?

As a Vitality 65+ member you will need to pay an activation fee of R1,199 using your qualifying Discovery Bank credit card. You will get back the full activation fee of R1,199 when you sign up for this benefit. This will be paid into your qualifying Discovery Bank credit card at the end of the month proceeding the month that your benefit was activated. Vitality 65+ members can only get the activation fee back in its entirety once in their lifetime. This benefit is exclusive to Vitality members that are over the age of 65.

Example

You are a Vitality 65+ member who activated Vitality Active Rewards with Apple Watch on 12 October 2023 and paid the activation fee of R1,199. The full activation fee of R1,199 will be paid back into your qualifying Discovery Bank credit card on 30 November 2023.

22. When will a monthly penalty be deducted from my qualifying Discovery Bank credit card or previous Discovery Card?

To make sure that Discovery Vitality has time to calculate all your weekly Vitality Active Rewards goals in a month, Discovery Vitality will deduct your qualifying Discovery Bank credit card or previous Discovery Card, if applicable, on the **10th** day of the following month, for a total of 24 months. Please note that the penalty payment date for this benefit may be different to the deduction date you selected for your qualifying Discovery Bank credit card or previous Discovery Card account. It is your responsibility to make sure you have enough funds in your straight facility for the penalty amount, if any, to be deducted on the **10th** of each month.

23. I have the previous Discovery Card. Do I still qualify for the Vitality Active Rewards with Apple Watch benefit?

No. Only Discovery Bank clients with a [qualifying](#) Discovery Bank credit card can activate the Vitality Active Rewards with Apple Watch benefit. This means that if you will need to [upgrade to Discovery Bank](#), get a new Discovery Card and then activate Vitality Active Rewards with Apple Watch.

24. Why is my Apple Watch penalty amount so high?

The reason for a higher penalty amount is that Vitality could not deduct your qualifying Discovery Bank credit card or previous Discovery Card account with the Apple Watch penalty amount for the previous Apple Watch goal cycle for various reasons such as: insufficient funds, frozen accounts etc.

In instances where Vitality cannot deduct your qualifying Discovery Bank credit card or previous Discovery Card for any of the above-mentioned reasons, Vitality will deduct your qualifying Discovery Bank credit card or previous Discovery Card with the outstanding Apple Watch penalty amount and the full monthly penalty amount for the current Apple Watch goal cycle, even though you may have reached all your goals in the current Apple Watch goal cycle.

Example using the Apple Watch goal cycle for May 2023

You achieved 2 Vitality Active Rewards exercise goals and therefore your Apple Watch penalty for this cycle is 75%. Vitality was unable to deduct your qualifying Discovery Bank credit card or previous Discovery Card owing to insufficient funds on the 10th of June 2023, resulting in an outstanding Apple Watch penalty of 75%.

In June 2023, you achieved all 4 exercise goals in the next Apple Watch goal cycle, which means that you would not have had any penalty amount deducted from your qualifying Discovery Bank credit card or previous Discovery Card on 10 July 2023. However, because you had an outstanding penalty amount from your May Apple Watch goal cycle of 75%, the goals you achieved in June will not be taken into account and qualifying Discovery Bank credit card or previous Discovery Card will be deducted with the outstanding Apple Watch penalty for May (75%) + the full monthly penalty for June (100%) on 10 July 2023.

25. What will happen if the monthly penalty deduction is unsuccessful?

If the Apple Watch monthly penalty deduction is unsuccessful on the **10th*** of each month, you will be sent an email or SMS. You will be liable for any related charges or fees. Please make sure you have enough funds in your straight facility so Discovery Vitality can try again on the **27th*** and the **last business day*** of the month. You'll need to allow for any necessary clearance periods. If the second and third attempt fails, you will be regarded as being in default.

*Should the relevant day fall on a public holiday or a Sunday, the collection attempt may then be scheduled for a day earlier or later.

26. What will happen if Discovery Vitality is unable to collect the amount from my qualifying Discovery Bank credit card or previous Discovery Card?

If Discovery Vitality is unable to collect the amount from your qualifying Discovery Bank credit card or previous Discovery Card, the outstanding balance will be for your account and default interest will be charged on it. Please check www.discovery.co.za for default interest rates.

27. Will I be able to return my Apple Watch?

Returns on Apple Watch will be governed by the distributor's policies. To view these, visit www.istoreonline.co.za

If you return your Apple Watch, your R1,199 activation fee will not be refunded.

28. Can I exchange my Apple Watch?

Should you collect your Apple Watch Series SE GPS Aluminium Case Sport 40mm and choose to exchange it, at time of collection, for Apple Watch Series 9 GPS Aluminium Case Sport 41mm, Discovery Vitality will still bill you for Apple Watch Series SE GPS and you will need to pay the difference in price directly to iStore. Should you collect your Apple Watch Series 9 GPS Aluminium Case Sport 41mm, you will not be able to exchange it for Apple Watch Series SE GPS Aluminium Case Sport 40mm. Discovery Vitality will still bill you for Apple Watch Series 9 GPS watch.

- If you activated the Vitality Active Rewards with Apple Watch benefit before midnight on 29 September 2023, you can only choose an Apple Watch Series SE Cellular or Apple Watch Series 8 GPS and not the Apple Watch Series 9 GPS and Apple Watch Series SE GPS.
 - Should wish to get the Apple Watch Series SE GPS or the Series 9 GPS and have not collected your Apple Watch Series SE Cellular or Apple Watch Series 8 GPS you will need to contact Discovery Vitality on 0860 99 88 77 to request a refund of the R999 activation fee. This must be done within 90 days from the date of activation.
 - You will then need to activate the Vitality Active Rewards with Apple Watch benefit again and select Apple Watch Series SE GPS or Apple Watch Series 9 GPS, pay the R1,199 non-refundable activation fee and use your proof of payment to collect your watch from iStore.

29. Can I gift my Apple Watch to someone else?

If you gift your Apple Watch to someone else, your personal Vitality Active Rewards exercise goals will still be used for this benefit. This means that if you don't meet your commitment to achieve all your weekly Vitality Active Rewards exercise goals for 24 months, it will be considered a breach of your warranty and your qualifying Discovery Bank credit card or previous Discovery Card will be deducted monthly, as applicable.

30. Can I trade in my current Apple Watch?

If you wish to trade in your current Apple Watch, you can contact iStore directly.

If you choose to go directly to the iStore and trade in your current Apple Watch without paying the remaining costs still owed on your current Apple Watch, you will still be under obligation to pay the applicable monthly penalty deduction.

31. Can my Vitality Active Rewards with Apple Watch benefit be cancelled?

It can, if you breach your warrantee. Your Vitality Active Rewards with Apple Watch benefit will be cancelled if:

- You cancel your Apple Watch benefit, your Vitality Health policy, your Vitality Active Rewards benefit, or your qualifying Discovery Bank credit card or previous Discovery Card.
- You downgrade to a Vitality Health policy or a Discovery Bank credit card or previous Discovery Card that does not cater for the Vitality Active Rewards with Apple Watch benefit.
- Your Discovery Bank credit card or previous Discovery Card is no longer in good standing.
- View the Vitality Active Rewards with [Apple Watch benefit guide](#) for more information.
- If your benefit is cancelled, your activation fee will not be refunded and you cannot return your Apple Watch to Discovery Vitality. You will then become liable for the full remaining cost of the Apple Watch which Discovery Vitality will collect from your Discovery Bank credit card or previous Discovery Card.
- If you would like to settle the remaining cost for your Apple Watch, please log in to the [Discovery website](#) and send us a query through the Vitality Help page.

32. Will Discovery Vitality share my personal information?

When you activate this benefit, you agree that Discovery Vitality, Discovery Bank and iStores in South Africa may share your personal information in order to administer the benefit. To view a full list of our privacy terms and conditions, [click here](#).

You also agree that Discovery Vitality can use your email address on record to send all legal communication. It is your responsibility to make sure your contact details are fully updated with Discovery. You can view and edit these details by logging in to www.discovery.co.za.

33. Why have my goals increased or decreased?

Discovery Vitality will set a personalised Vitality Active Rewards exercise goal for you each week. As Vitality is a dynamic programme which is based on a behavioural economics model, designed to consistently encourage you to improve your health, your goals can increase or decrease based on your goal history. The Vitality programme is designed to evolve as benefits are continuously enhanced as a result of scientific research. You will be notified timeously of all changes.

34. Why is my Apple Watch penalty amount incorrect?

Your Apple Watch penalty amount is based on the number of weekly Vitality Active Rewards exercise goals you achieved in a month. The penalty amount is calculated as a percentage of the retail price of the Apple Watch at time of collection.

Please go to the Discovery app and navigate to *Activity History* under *Vitality Active Rewards* to view the number of goals you achieved in the month and the activities related to achieving these goals.

If you have a query regarding these goals, please log in to www.discovery.co.za and send us a query through the Vitality Help page.

35. Why was my Apple Watch penalty amount not deducted from my Discovery Bank credit card or previous Discovery Card this month?

There are various reasons as to why your Discovery Bank credit card or previous Discovery Card was not deducted with an Apple Watch penalty amount, these are:

- You achieved all your weekly Active Rewards exercise goals in the previous month.
- Your Apple Watch billing cycle has not started.
- You received an Apple Watch welcome notification that incorrectly indicated the Apple Watch goal period that would be used to calculate your Apple Watch penalty. To make sure that you were not prejudiced, we moved your Apple Watch Billing cycle to match what was communicated to you in your welcome notification.
- You haven't collected your Apple Watch. The Apple Watch billing cycle only starts the next full month after collecting your Apple Watch.

36. I would like to transfer my Vitality Active Rewards with Apple Watch benefit to my principle, spouse or adult dependant.

You cannot transfer the Vitality Active Rewards with Apple Watch benefit to a dependent on your Vitality Health policy. If a dependent on your Vitality Health policy would like to activate the benefit, they will need to log in on their own Vitality Health profile and activate the Vitality Active Rewards with Apple Watch.

37. Do you have a returns policy?

Apple Watch returns and repairs of Apple Watches are governed by iStore's [terms and conditions](#).

38. Where will the Apple Watch penalty amount be deducted from?

The Apple Watch penalty amount will be deducted from your qualifying Discovery Card Discovery Card that is linked to your Vitality Active Rewards with Apple Watch benefit.

39. I am due an Apple Watch penalty refund. When can I expect my refund?

Apple Watch penalty refunds are run weekly after the Apple Watch billing date of the 10th of the month. Your refund will reflect in your Discovery Bank credit card or previous Discovery Card and you will receive a notification once your refund has been processed.

40. Where will my Apple Watch penalty refunds be paid into?

Your Apple Watch penalty refunds will be paid into your qualifying Discovery Bank credit card or previous Discovery Card that is connected to the Vitality Active Rewards with Apple Watch benefit.

41. My Vitality Active Rewards goals indicate that I did not achieve all or some of my weekly exercise goals and I have been incorrectly penalised for my Apple Watch.

Please submit your Apple Watch penalty query by logging in to www.discovery.co.za and sending us a query through the Vitality Help page. Vitality will investigate your query and you will be notified of the outcome, which could be one of the following:

- If your Vitality Active Rewards weekly exercise goals in the Apple Watch billing cycle increase, Vitality will refund you based on the number of goals you have achieved. Refunds can take up to one week to be processed.
- If your Vitality Active Rewards weekly exercise goals in the Apple Watch billing cycle remain the same or decrease the number of weekly goals achieved, you will not be eligible for a refund.

42. I received an Apple Watch penalty SMS notification and an SMS indicating the reversal of the Apple Watch penalty amount.

We send two Apple Watch penalty notifications, the first notification indicates that the penalty amount has been reserved, the second notification is sent when the penalty amount is deducted to reverse the reserved funds. Your qualifying Discovery Bank credit card or previous Discovery Card will be deducted for one penalty amount.

43. When do you start calculating my weekly goals?

To make sure that Discovery Vitality has time to calculate all your weekly goals in a month, you give Discovery Vitality permission to deduct your qualifying Discovery Bank credit card or previous Discovery Card, if applicable, on the **10th day of the following month, for 24 months**. We will start calculating your weekly goals from the first full month after you collect your Apple Watch. Your first deduction, if applicable, will occur on the **10th** day of the next month. However, if the deduction date falls on a weekend or a public holiday, you agree that your qualifying Discovery Bank credit card or previous Discovery Card will be deducted a day earlier or later. Monthly penalty deductions for not achieving your Vitality Active Rewards goals will continue, if applicable, for 24 months or until you settle the full cost of your Apple Watch.

Example

You activate Vitality Active Rewards with Apple Watch on 15 May 2022. The first full month for goal calculation is June 2022, so at the end of June, Discovery Vitality will look at the goals achieved for that month and exclude any goals achieved in May 2022. Therefore, the first billing will go off on 10 July 2022. When the 24-month benefit period has reached a conclusion, the last billing will be 10 June 2024. Once we have confirmed that there are no further outstanding amounts i.e. billing has successfully gone through and the Apple Watch is paid up, you can then activate the benefit again from 10 July 2024.

44. Where can I find out more about the Vitality Active Rewards benefit?

To find out more about Vitality Active Rewards, [click here](#).

Discovery Vitality (Pty) Ltd. Registration number: 1999/007736/07. Terms, conditions, and limits apply.

Discovery Vitality (Pty) Ltd. Registration number: 1999/007736/07. Terms, conditions, and limits apply.
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



Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRC9997. Limits, terms, and conditions apply

March 2024