





The Lounge benefit guide

Discovery Bank clients can enjoy the beginning of their beautiful adventures at South African Airways (SAA) operated airport lounges ('The Lounge'), available at:

- Cape Town International Airport (domestic departures)
- King Shaka International Airport (domestic departures)
- OR Tambo International Airport (domestic departures and international departures).
- OR Tambo International Airport Arrivals (available to Purple primary and secondary cardholders only).

Which Discovery Bank products qualify for this benefit?

Accountholders with one of the following Discovery Bank products can access this benefit:

- Discovery Bank Platinum Transaction Account with bundled fees
- Discovery Bank Platinum Card Account
- Discovery Bank Platinum Suite
- Discovery Bank Black Transaction Account with bundled fees
- Discovery Bank Black Card Account
- Discovery Bank Black Suite
- Discovery Bank Purple Suite.

Who can use this benefit?

As a primary accountholder, the benefit gives you a defined number of complimentary visits for domestic and international lounges, respectively. If you've used up this amount of complimentary visits or wish to enter the lounge but not use your complimentary visits, you can still access the lounges but at a cost of R300 a person inclusive of VAT, provided that you are still eligible for the benefit. This amount will be deducted from the selected Discovery Bank card.





Annual allocation of complimentary lounge visits:

	Discovery Bank credit card or Discovery Bank Transaction Account with bundled fees			Discovery Bank Suite					
	Platinum	Black		Platinum	Black		Purple		
	Standard	Minimum	Full allocation	Standard	Minimum	Full allocation	Minimum	Full allocation	
Domestic departures	2	2	Up to 12*	2	2	Up to 24*	2	Unlimited*	
International departures	1	1	Up to 4*	1	1	Up to 8*	1	Unlimited*	
International arrivals	N/A	N/A		N/A	N/A		1	Unlimited*	

*Clients with an average monthly spend of at least R20,000 per month will receive the full allocation, otherwise clients will receive complimentary access for 2 local visits and 1 international visit. In order to qualify for the full allocation of complimentary visits, clients need to meet the average monthly spend criteria in the same calendar year. Once the criteria has been met, the visits will be available for the rest of the calendar year. Children aged 12 years or younger can enter for free and will not count towards the complimentary visits.

Your usage of complimentary lounge visits will reset on 1 January.

The following individuals are also able to use the benefit, and we'll deduct visits for them from your annual allocation if available:

- Your Discovery Bank secondary cardholders who are 18 years or older. Please note that they do not have to be with the primary accountholder to use this benefit. Secondary cardholders can access The Lounge using your benefit but will share your number of complimentary visits per year and they need to generate vouchers to enter The Lounge using their own Discovery Bank app.
- All children younger than 18 years old visiting a lounge with you or with your Discovery Bank secondary cardholders 18 years or older.
- Guests who are 18 years or older visiting a lounge with you or with your Discovery Bank secondary cardholders who are 18 years or older.
- Any combination of the above.

You and up to four others (including children or guests) may enter a lounge. Each individual will count as an individual lounge visit used.





Access to The Lounge under this benefit falls away if:

- You are not up to date on your Discovery Bank fees.
- The account is not in good standing as defined here.
- Your qualifying spend was less than R2,500 in the previous month.
 - o For clients with a Discovery Bank Transaction Account with bundled fees, this will be calculated using qualifying debit card spend.
 - For clients with a Platinum or Black Credit Card Account, or Platinum, Black or Purple Suite, this will be calculated using qualifying credit card spend only.
 - o For clients who upgrade from a Discovery Account or Transaction Account to a Platinum or Black Credit Card Account, or Platinum, Black or Purple Suite, this will be calculated using qualifying debit card spend up to when the upgrade takes effect. Thereafter the accumulated qualifying monthly spend on your Discovery Bank credit card will be used.
 - This will be used to determine a spend level, which will include local and international straight and budget purchases made online and in store using the qualifying Discovery Bank credit card, based on the date the transaction was made, however, only once the transaction has been banked by the merchants. It will also include any spend on secondary credit cards associated with your primary Discovery Bank account.
 - o Note: The following transactions do not qualify towards qualifying spend:
 - Cash withdrawals
 - Traveller's cheque purchases
 - Electronic funds transfers
 - Payments made through online banking
 - Debit orders
 - Budget facility transfers
 - Gambling transactions
 - Discovery Pay transactions
- You have downgraded or closed your qualifying Discovery Bank account.

The benefit will be reinstated if the criteria that led to the cancellation of the benefit have been rectified.

Additional terms and conditions

- Vouchers to The Lounge need to be generated on the day of entry.
- You need to be present when presenting the voucher in order to enter The Lounge; it cannot be sent to any other person for entry.
- If you have not used your vouchers by midnight on the day generated, it will expire. The usage will be returned for future visits. Funds will be unreserved and returned to your account if you have paid for accesss to The Lounge. If you no longer wish to use the voucher or you made an error when generating the voucher, you can delete the voucher on the Bank app.
- Vitality Money terms and conditions apply.





The benefit operates independently of the worldwide lounge access benefit qualifying Discovery Black and Purple cardholders enjoy through LoungeKey. Learn more about the <u>LoungeKey terms</u> and conditions.

The Lounge operating hours

The Lounge operating hours are as follows (unless otherwise indicated):

	Mond	Monday - Friday		Weekends	
	Open	Close	Open	Close	
OR Tambo International departures	06:00	00:30	06:00	00:30	
OR Tambo International Arrivals Lounge	04:30	12:30	04:30	12:30	
OR Tambo Domestic departures	04:30	20:30	04:30	20:30	
Cape Town Domestic departures	04:30	21:00	05:30	21:00	
	Monda	Monday - Saturdays		Sunday	
King Shaka Domestic departures	04:30	19:00	05:30	19:00	

How to gain access to an SAA-operated airport lounge

All you have to do, as a qualifying primary or secondary cardholder, is show your voucher generated in the Discovery Bank app at the entrance along with your boarding pass with a travel date matching the date of the lounge visit.

To generate a voucher, simply log in to the Discovery Bank app and:

- 01 | Tap Transact.
- 02 | Tap Travel.
- 03 | Tap Lounge.
- 04 | Tap Generate voucher.
- 05 | Select the airport lounge location.
- 06 | Input the number of individuals aged 13 years or older accessing The Lounge (this includes yourself) and whether you wish to use your complimentary visits or paid access.
- 07 | Input the number of children aged aged 12 years or younger. They can enter for free and will not count towards the complimentary visits.

Please note: Once your voucher has been scanned at The Lounge, you will not be able to cancel the voucher and you will not be entitled to a refund.





You won't have access to SAA-operated lounges when:

- There isn't enough space in the lounge. Access is subject to availability, according to capacity and safety rules.
- There is an emergency. For example, an evacuation, flooding, gas leak, and so on.
- You, a secondary cardholder or a guest are intoxicated, use abusive language or are generally inappropriate in conduct.
- You don't have a valid boarding pass with a travel date matching the date of the lounge visit.

Please note: Guests or secondary cardholders who are younger than 18 years old cannot access The Lounge if they are not accompanied by a primary or secondary cardholder who is 18 years or older.

Primary accountholders and secondary cardholders who've already generated a voucher and entered The Lounge will not be able to admit additional guests.

Acceptance of terms of use

By using The Lounge benefit, you agree to the limits, terms and conditions that apply. You will ensure that your guests, or legal guardians, where applicable, are equally bound to these terms and conditions as it relates to their access of The Lounge facilities.

You and your guests agree to indemnify Discovery Limited, Discovery Bank Limited, Discovery Vitality (Pty) Limited and any subsidiary of the Discovery Group for any loss or harm you may suffer as a result of accessing The Lounge.

You also agree that Discovery Vitality (Pty) Limited, Discovery Bank Limited, and the third party associated with the benefit (South African Airways SOC Limited) may share your payment and personal information and transaction data to manage the benefit effectively. This includes the personal information of the guests who are beneficiaries of The Lounge benefit. This is done in accordance with the <u>Discovery Bank Privacy Statement</u> and <u>Discovery Vitality Privacy Statement</u>.

Specific limits, terms and conditions apply to each benefit and may be subject to change.

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