

Vitality main rules for Discovery Bank clients with Vitality Money

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Main rules for Discovery Vitality

- By joining Discovery Bank and activating Vitality Money and by paying the Discovery Bank monthly account fees and monthly Vitality Money premium, you agree to these main rules.
- As a Discovery Bank client with Vitality Money, we give you access to the specified benefits that you qualify for and choose to use in line with the terms and conditions set out in these main rules. Unless you are already a Vitality Health member, activating Vitality Money does not make you a Vitality Health member.
- You need to meet certain requirements to qualify for rewards as a Discovery Bank client with Vitality Money.
- In certain cases, you need to activate benefits and pay the necessary fees to enjoy rewards. We will notify you of what you need to do and how much it will cost. You can only use your Vitality rewards and specified benefits for personal use and not for business purposes.

1. Purpose of the Vitality Health and Vitality Money programmes

- 1.1. Discovery Vitality manages and administers the Vitality Health programme. The programme encourages its members by incentivising them to improve their health and wellbeing, therefore, lowering their long-term medical costs. Vitality Health rewards its members for looking after their health by giving them access to a range of benefits. A member's Vitality Health status, combined with other factors, determines the level of rewards they receive.
- 1.2. Discovery Bank and Discovery Vitality manage and administer the Vitality Money programme. The programme encourages clients to become financially healthier. As a Discovery Bank client [improves their Vitality Money](#) status, they enjoy incredible rewards, like Dynamic Interest Rates from Vitality Money. Discovery Vitality administers all other Vitality Money rewards.
- 1.3. Vitality Money members who meet the qualifying requirements for Vitality Money rewards have access to the specified benefits set out in these main rules. Discovery Vitality administers and manages these specified benefits. If you are a Vitality Health member and a Vitality Money member, your Vitality rewards are boosted based on your engagement with both the Vitality Money and the Vitality Health programmes.
- 1.4. If you are a Vitality Health member, your Vitality Health status and other factors determines the Vitality Health portion of your Vitality benefits. These factors include, but are not limited to, the completion of your Vitality Age assessment and your Vitality Health Check and Vitality Fitness Assessment.

As a Vitality Money member, your Vitality Money status and other factors determine the Vitality Money portion of your specified benefits. These factors include, but are not limited to, your Discovery Bank product (account type and card colour) and your qualifying Discovery Bank credit card spend.

If you are a Vitality Money member and a Vitality Health member, your specified benefits are boosted further.

- 1.5. If you meet the qualifying requirements for Vitality Money rewards, you may have access to the following limited specified benefits, these benefits may change from time to time:
 - a. HealthyFood benefit
 - b. HealthyCare benefit
 - c. HealthyGear benefit
 - d. Flights benefit
 - e. Gym benefit
 - f. Fuel and Uber benefit

- g. Royal Caribbean International benefit
- h. Contiki benefit
- i. World Leisure Holidays benefit
- j. Big Concerts benefit
- k. Vitality Active Rewards
- l. Vitality Active Rewards with iPhone benefit

[View the individual benefit guides](#) for each of the benefits.

2. Parties and important participants

Please go to section 12 for all definitions that apply to this document.

2.1. Parties

These rules govern the relationship between Discovery Vitality (us) and a Discovery Bank client with Vitality Money (you).

Discovery Vitality, we, us, our	Refers to Discovery Vitality Proprietary Limited (registration number: 1999/007736/07), a wholly owned subsidiary of Discovery Limited (registration number: 1999/007789/06). Discovery is an authorised financial services provider.
Discovery Bank	Refers to 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.
You, your	Refers to a member of the Discovery Vitality programme who is also a Discovery Bank client with Vitality Money who qualifies to use the specified benefits. This is the person in contract with Discovery Vitality and bound by these rules.

3. The Vitality main rules and benefit rules

The Vitality main rules	Main rules refers to the rules that are set out in this document. If you are a Vitality Health member and a qualifying Discovery Bank client with Vitality Money, these Vitality main rules also apply to you. These main rules apply to the Vitality Money portion of your benefits, and the Vitality main rules for Vitality Health members apply to the Vitality Health portion of your benefits.
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The benefit rules	Refers to the business practices you agree to if you choose to use any specified benefit. Separate benefit rules apply to Vitality Money members who use the specified benefits than those that apply to members who belong to both Vitality Money and Vitality Health.
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4. Conditions for use of benefits of the specified benefits:

4.1. You agree to the main rules

4.1.1. You accept that these main rules, and any changes that we may make to these main rules from time to time, apply to you, when you:

- a. Activate the Vitality Money programme and accept its terms and conditions
- b. Pay the Discovery Bank monthly account fees and monthly Vitality Money premium,
- c. Use the specified benefits.

4.1.2. As a Vitality Money member, you agree that if you join the Vitality Health programme and become a Vitality Health member, these main rules and the Vitality main rules for Vitality Health members govern your specified benefits. The rewards structure as well as the reward allocation method as set out in these main rules and as laid out in their specific benefit guides precedes the Vitality main rules for Vitality Health members.

4.1.3. This means that the portion of the rewards which you earn by being a:

- Vitality Money member is determined by these main rules and the benefit rules that apply to Vitality Money members.
- Vitality Health member is determined by the Vitality main rules for Vitality Health members and the benefit rules that apply to Vitality Health members.

4.2. You agree to the benefit rules

4.2.1. Any of the specified benefits you elect to use will be governed by the benefit rules and the business practices of Discovery Vitality's partners. ***To get the full set of benefit rules that apply to Vitality Money members who use the specified benefits, email a request to vitalityinfo@discovery.co.za or call 0860 99 88 77. You can find a summary of the benefit rules in the Vitality section of Discovery's website at www.discovery.co.za.***

4.2.2. Separate benefit rules apply to you as a Vitality Money only member who uses the specified benefits than those that apply to Vitality Health members. If you are both a Vitality Health member and a Vitality Money member, please [view the benefit guides](#) for the benefit rules that apply to you.

4.3. Which Vitality Money members qualify to use the specified benefits

- 4.3.1. The benefit rules will clarify which Vitality Money members qualify for the specified benefits based on factors such as which Discovery Bank product you have, and whether you are a Vitality Health member as well. To see how to qualify for a Vitality Money membership, see the [Vitality Money terms and conditions](#).
- 4.3.2. To qualify to use the specified benefits as a Vitality Money member, you must pay the Discovery Bank monthly account fees and monthly Vitality Money premium. You must also maintain your Vitality Money membership, and meet the qualifying requirements for Vitality Money rewards.

4.4. The specified benefits are not a substitute for medical advice

- 4.4.1. You understand that the Vitality Money programme does not reward you for physical wellness or health-related behaviour but rather gives you access to specified benefits. Some of the specified benefits are related to physical wellness and health. Where applicable, you must not use any specified benefits and guidelines given by Discovery Vitality to diagnose or treat a health problem or disease without consulting a qualified healthcare professional.
- 4.4.2. Please consult with your qualified healthcare professional if you have any questions about a medical condition or treatment, and before starting a new healthcare or exercise routine.

4.5. Vitality Money is not a substitute for financial advice

- 4.5.1. You must always consult a financial adviser for financial advice. Your Vitality Money points or status do not qualify as financial advice.
- 4.5.2. You need to get your own tax advice about any benefit you may get in terms of these main rules. Discovery Bank, Discovery Vitality, the Discovery Group or all of these will not be responsible for any tax consequences that may arise.

4.6. Discovery Vitality is not responsible for loss or injury

4.6.1. Vitality will not be responsible for any loss, injury or damage:

- Sustained by you or any third parties due to engagement in the Vitality Money programme, any of the specified benefits or any other benefits of Discovery Vitality.
- As a result of its negligent acts or omissions or those of its staff, servicers, agents, contractors, partners or other persons it may be responsible for by law.

By agreeing to these rules, you indemnify Discovery Vitality, Discovery Bank and the Discovery Group accordingly. You also indemnify Discovery Vitality, Discovery Bank and the Discovery Group from any loss, injury or damage incurred by any third parties who you choose to benefit from Vitality Money.

4.6.2. Discovery Vitality cannot guarantee the availability, accessibility, accuracy, or proper functioning of the Discovery Vitality or Discovery Group application platform nor that it will function error free.

It is possible that submissions may not be successfully processed or executed because of errors or failures, whether caused by you, Discovery Vitality, Discovery Group or other factors related to our partners or third-party providers.

Discovery Vitality is not responsible for any unauthorised human or technical intervention nor is it liable or otherwise responsible for any transaction that is not properly processed, executed, saved or transmitted, regardless of the cause of the problem.

Discovery Vitality and Discovery Group do not make any warranty that their software functionality or services will be uninterrupted or error-free.

The rules governing a specified benefit or other benefit will prevail in the event of any conflict between the applicable software and the rules relating to:

- Any specified benefit
- Any other benefit of Discovery Vitality to which the software pertains.

4.7. The law that applies

These main rules are to be interpreted in accordance with the law of South Africa that applies. If for any reason, any portion of these main rules is inconsistent with the law that applies, these portions will be severable. This means that if some of the terms are considered illegal or unable to be enforced, the rest of the terms in the document will still apply.

4.8. Privacy statement

When you engage with us, you trust us with personal information about yourself, your family, and in some cases, your employees. We are committed to protecting your right to privacy.

The purpose of this privacy statement is to set out how we collect, use, share and otherwise process your personal information, in line with the Protection of Personal Information Act (POPIA). You can [access our privacy statement](#).

5. Fees

5.1. No contribution to Discovery Vitality

You do not have to pay a separate monthly contribution to Discovery Vitality to use the specified benefits. Your Discovery Bank account fees and monthly Vitality Money premium gives you access to the specified benefits. However, if you are a Vitality Health member as well as a Vitality Money member, you will pay a monthly contribution for the Vitality Health benefits as determined by the Vitality main rules for Vitality Health members.

5.2. Extra charges for using benefits

There may be extra charges for using certain partners or benefits. The fees may be due to third parties or directly to Discovery Vitality and may include, but not be limited to:

- Activation fees
- Monthly fees
- Administration fees (for example, booking fees on kulula.com).

6. Vitality benefits

6.1. Who can use the specified benefits?

Qualifying Discovery Bank clients with Vitality Money can enjoy a range of Vitality benefits and rewards as set out in this main rules document. Please refer to the benefit rules to determine which specified benefits you qualify for based on your Discovery Bank product, your Vitality Health membership or both.

6.2. When Vitality Money members can start using the specified benefits

You can start using the specified benefits from the date when you have an active qualifying Discovery Bank account with Vitality Money. Please ensure that you view your individual benefit guides to see which specified benefits you qualify for.

To enjoy the maximum rewards on your specified benefits, you must first activate your Vitality Money programme membership. You will need at least one full calendar month's spend on your qualifying Discovery Bank credit card before we allocate rewards to you or you use certain specified benefits. If you moved your previous Discovery Card to a qualifying Discovery Bank product, we will take the qualifying spend history on your

previous Discovery Card into consideration for your specified benefits. In certain scenarios waiting periods may apply, please refer to point 6.3. for an extended description of waiting periods.

6.3. Waiting periods for new members

6.3.1. Discovery Vitality may apply waiting periods to new Vitality Money members for certain benefits. The waiting period will prevent a new Vitality Money member from using a benefit for a period. For example, you need to wait three months after opening your Discovery Bank account and activating Vitality Money before you can use the flights benefit, and the Royal Caribbean International, Contiki and World Leisure Holidays benefits.

6.3.2. If you are also a Vitality Health member, the waiting periods that apply to the Vitality Health programme will also apply. The two waiting periods may differ depending on when you joined the Vitality Health programme and Discovery Bank.

6.3.3. If you have moved your previous Discovery Card to a qualifying Discovery Bank product, we will take your original joining date into consideration when determining the waiting periods that apply.

6.4. Transfer of rights to benefits or points

You may not transfer your rights to benefits to another person. Vitality Money members may not use the specified benefits as security for any debt.

6.5. Rules for underuse

On some benefits you may have to use a partner's facility for a specified minimum number of times. Failing to meet these minimum-use rules could result in your rights to the benefits changing or ending. See the [benefit rules](#).

6.6. Responsible use of benefits

6.6.1. The Vitality Money programme is designed to help Discovery Bank clients become financially healthier and reward them with various benefits, including the specified benefits. The Vitality Health programme is designed to enhance physical health and wellbeing and rewards Vitality Health members for healthy behaviour.

6.6.2. Please report any fraudulent use or misuse of Discovery Vitality benefits by contacting Discovery's fraud line. For every case that is investigated, those who report the case may receive a reward of up to 10% of the money recovered. This is a token of Discovery's appreciation for taking an active role in combating crime.

- 6.6.3. If you want to contact Discovery's fraud line but remain anonymous, you can do so. However, you will not be able to receive a reward (if any) for the money recovered. You can contact Discovery's fraud line by:
- Calling 0800 00 45 00
 - Emailing discovery@tip-offs.com.
- 6.6.4. As a Vitality Money member who uses the specified benefits, we may end your benefits in line with clause 11.1.3 below if we find that you acted dishonestly or fraudulently in your engagement with the specified benefits.

6.7. Payments made in error by Discovery Vitality

- 6.7.1. You agree that you will have to pay back Discovery Vitality if we pay you any amount through an administrative error or any other error. This applies to any amount which you are not entitled to in terms of these main rules or any of Discovery Vitality's benefit rules.
- 6.7.2. You agree that Discovery Vitality may set off any amount paid to you in error against any future cash backs, refunds or Discovery Miles allocations you may be entitled to receive in terms of:
- These main rules
 - Any of Discovery Vitality's benefit rules.

This includes cash backs, refunds or Discovery Miles allocations for Vitality benefits you may be entitled to through your Vitality Health membership.

6.8. Vitality Savings Account

- 6.8.1. You agree that as a Vitality Money member, we will pay certain specified benefits that are in the form of cash back or refunds that you are entitled to through the Vitality Money and Vitality Health programmes (if you are also a Vitality Health member) into your Vitality Savings Account.
- 6.8.2. We will inform you about the cash back or refunds that we will pay into your Vitality Savings Account through the relevant Benefit Rules.

6.9. Discovery Miles Account You agree that as a Vitality Money member, we will allocate rewards to certain specified benefits that are in the form of Discovery Miles into your Discovery Miles Account. These are Discovery Miles that you are entitled to through

the Vitality Money and Vitality Health programmes (if you are also a Vitality Health member).

- 6.9.2. We will inform you about the reward that will be allocated to your Discovery Miles Account through the relevant benefit rules. [See the Discovery Miles programme terms and conditions.](#)

7. Vitality points

7.1. Vitality Money only members do not earn Vitality Health points

- 7.1.1. As a Vitality Money only member, you do not earn Vitality Health points at all. You will only qualify to earn Vitality Health points in terms of the Vitality Health programme if you are also a Vitality Health member. The rules set out in the [Vitality main rules for Vitality Health members](#) will apply.
- 7.1.2. As a Vitality Money member, you qualify to earn Vitality Money points in terms of the Vitality Money programme. For information on how to earn Vitality Money points see the [Vitality Money programme terms and conditions](#). You cannot earn Vitality Money points for wellness behaviour such as going to gym.

8. Vitality status

8.1. Vitality Health status

As a Vitality Money member, you do not get a Vitality Health status. You will only get a Vitality Health status in terms of the Vitality Health programme if you are also a Vitality Health member. The rules set out in the [Vitality main rules for Vitality Health members](#) will apply.

8.2. Vitality Money status

When you activate Vitality Money, you get a Vitality Money status in terms of the Vitality Money programme. For information on how the Vitality Money status works, see the [Vitality Money programme terms and conditions](#). Your wellness behaviour, such as going to gym, does not improve your Vitality Money status.

8.3. Specified benefit reward percentages depend on your Vitality Money status

The specified benefits may depend on your Vitality Money status. If your Vitality Money status changes, the rewards and rules relating to the specified benefits may also change. Please see the [qualifying requirements for the Vitality Money programme](#) and its rewards. Read more about [how you can improve your Vitality Money status and financial behaviour](#).

9. Changes in your Vitality Money membership

9.1. If your Vitality Money membership changes

As mentioned in section 8 above, if your Vitality Money status changes, the rules and the rewards relating to the specified benefits may also change. Changes to the structure of your Vitality Money membership may affect your Vitality Money status and specified benefits. For information on what changes could affect your Vitality Money status, see the [Vitality Money programme terms and conditions](#).

10. Changes to the rules

10.1. We may change these main rules and the benefit rules from time to time.

10.2. We will give you advance notice of any intended changes to benefits and fees within a reasonable time. If we are ending a benefit altogether, we will provide you with reasonable notice.

10.3. The Discovery Vitality Executive Committee will approve any changes to these rules.

11. Ending the membership or benefits

11.1. When benefits end

11.1.1. If you no longer qualify

We will end your specified benefits if you no longer qualify for a Vitality Money membership or if your Vitality Money membership ends for any reason (see section 4.3.).

11.1.2. If we do not receive payment

We will end your specified benefits if you do not pay the full Discovery Bank monthly account fees and monthly Vitality Money premium.

11.1.3. If we believe there is inappropriate or fraudulent use

We are entitled to immediately end any right or benefit you have in the specified benefits or any other benefit of Discovery Vitality if we believe that you or any third party:

- Are abusing the benefits or privileges of Discovery Vitality
- Have acted in a dishonest and fraudulent manner when engaging with the specified benefits.

Dishonest and fraudulent behaviour includes, but is not limited to, the following conduct:

- Encouraging, assisting or advising another Vitality Health or Vitality Money member to commit fraud or to act dishonestly when engaging with the specified benefits or any of the benefits of Discovery Vitality.
- Impersonating another person, Vitality Health or Vitality Money member. Falsely stating or otherwise misrepresenting your affiliation with a person, Vitality Health or Vitality Money member. Adopting a false identity, if the purpose of doing so is to mislead, deceive, or defraud Discovery Vitality.
- Misrepresenting any behaviour required from you in terms of any specified benefit or other benefits of Discovery Vitality, if the purpose of doing so is to mislead, deceive, or defraud Discovery Vitality. For example, but not limited to, pretending to do a gym workout by swiping your access device to enter your gym and exiting that gym without actually working out.
- Engaging in any activity where you intentionally deceive or misrepresent any material facts relating to your use of the specified benefits or any other benefits of Discovery Vitality. And doing so with the knowledge that such deception could result in unauthorised benefit or payment, to which you would not otherwise be entitled. For example, but not limited to, any act of deception which results in you receiving any reward, or Vitality Health status points (where applicable), which you would not have earned without deception.

11.1.4. If you close your qualifying Discovery Bank account

We will end your specified benefits if you close your Vitality Savings Account or qualifying primary Discovery Bank account. Depending on which qualifying primary Discovery Bank account you hold, we may end or reduce the level of your specified benefits if you close your qualifying Discovery Bank Transaction Account but still maintain your qualifying Discovery Bank Card Account. For information on ending or changes to your specified benefits, see the relevant benefit rules. For information on ending or changes to your Vitality Money benefits, see the [Vitality Money programme terms and conditions](#).

11.2. If your Vitality Money membership ends

If your Vitality Money membership ends for any reason:

- Your rights to boosted specified benefits will end. If you are a Vitality Health member and maintain that membership in line with the [Vitality main rules for Vitality Health members](#), you will still be entitled to your Vitality Health benefits which you qualify for that are still active.

- We will not refund any fees paid for the specified benefits, for example, activation fees.

11.3. To cancel your specified benefits

As a Vitality Money member, you can opt out of your specified benefits that you opted in for by contacting Discovery Vitality. If you opt out of any of the specified benefits that you opted in for and you are a Vitality Health member, you will also be opting out of the Vitality Health portion of such specified benefits. For example, if as a Vitality Money member you opt out of the HealthyFood benefit, you will not be entitled to the Vitality Money portion and Vitality Health portion of the HealthyFood rewards.

12. Definitions and interpretation

The following expressions have the following meanings:

Activation fee	The amount a Vitality Money member must pay to start using a specified benefit, as applicable.
Benefit rules	The terms, conditions and limits relating to your participation in any of these specified benefits which apply to Vitality Money members.
Vitality Health benefits	The benefits available to Vitality Health members through the Vitality Health programme and its partners.
Discovery/ Discovery Group	Discovery Limited (registration number 1999/007789/06), the holding company of the Discovery group of companies, and its subsidiaries.
Discovery Bank	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 credit card	Discovery Bank credit card administered by Discovery Bank, linked to a credit card account attached to a Discovery Bank Card Account or Discovery Bank Suite. 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 debit card	Discovery Bank debit card administered by Discovery Bank, which is linked to a Discovery Bank Transaction Account. 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 Card (<i>the previous Discovery Card</i>)	Discovery Card issued by FirstRand Bank Limited registration number 1929/001225/06, an authorised financial services and registered credit provider, NCA registration number NCRP20, now administered by Discovery Vitality (Pty)Ltd.
Discovery Vitality	Discovery Vitality (Pty) Ltd (registration number 1999/007736/07), a company duly registered and incorporated in accordance with the company laws of South Africa, being an authorised financial services provider and the administrator of the Vitality Health programme.

	'Vitality' has a corresponding meaning.
Discovery Miles	Discovery Miles is Discovery's one rewards currency that Discovery clients earn for getting healthy, driving well and spending responsibly.
Discovery Bank account fee and monthly Vitality Money premium	The Discovery Bank account fee and monthly Vitality Money premium that clients pay to Discovery Bank, which gives them access to the specified benefits and other Vitality Money benefits. View the Discovery Bank Transaction Account , Discovery Bank Card Account and Discovery Bank Suite banking fees.
Vitality main rules for Vitality Health members	The main rules of the Vitality Health programme, which apply to Vitality Health members.
Membership activation date	The date when the Vitality Money programme and/or the Vitality Health programme is activated.
Monthly contribution	The monthly membership fee that the main member of the Vitality Health programme must pay to Discovery Vitality every month to enjoy rights of membership on the Vitality Health programme.
Partner	Any person, association, or company that Discovery Vitality has a contract with to provide benefits to Vitality Health members and Vitality Money members.
Specified benefits	The following benefits which are managed and administered by Discovery Vitality which may change from time to time, which qualifying Vitality Money members may qualify for, including but not limited to: The HealthyFood, HealthyCare, HealthyGear, flights, and gym benefits of the Vitality Health programme. As well as fuel, Uber, Royal Caribbean International, Contiki, World Leisure Holidays, Big Concerts benefits, Vitality Active Rewards and Vitality Active Rewards with iPhone which depend on separate benefit rules that apply to Vitality Money members.
Specified benefit activation date	The date when the specified benefit becomes available to the Vitality Money members as set out in these main rules, excluding those benefits falling under the three-month waiting period rule.
Vitality Money members	The members of the Vitality Money programme.

Vitality Money programme	The Vitality Money programme managed and administered by Discovery Bank and Discovery Vitality, which encourages clients to become financially healthier and rewards them for it. Vitality Money is available to accountholders with a Discovery Bank Transaction Account, Discovery Bank Card Account, or Discovery Bank Suite.
Vitality Health members	The members of the Vitality Health programme.
Vitality Health programme	The Vitality Health programme managed and administered by Discovery Vitality, which aims to incentivise Vitality Health members to improve their quality of life and reduce their long-term medical costs. The Vitality Health programme rewards Vitality Health members for looking after their health by giving them access to a range of benefits.
Vitality Health status	The status level of the Vitality Health programme that only a Vitality Health member can achieve by earning a specified number of Vitality Health points. These points are determined by the Vitality main rules for Vitality Health members.
Vitality Money status	The status level that a Discovery Bank client with Vitality Money can achieve as a result of the number of Vitality Money points they have earned. These points are determined by the rules of the Vitality Money programme.
Vitality Savings Account	The savings account that you hold with Discovery Bank as a Vitality Money member, in which you receive specific Vitality cash back and other rewards you qualify for.

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