

Discovery Bank rewards terms and conditions

Discovery Bank rewards clients for becoming financially healthier through the Vitality Money programme. As a Discovery Bank client, you can get discounts, earn Discovery Miles on your qualifying purchases, and enjoy a wide range of other benefits.

Your rewards depend on your Vitality Money status, product and qualifying spend. If you're a Vitality Health member on select plans, you can get even more discounts and rewards. Read the Vitality Health terms and conditions as well as the terms and conditions of our partners for more information. You'll find them online at <https://www.discovery.co.za/vitality/product-rules>. Please read them together with these terms and conditions.

To get rewards through Vitality Money as a Discovery Bank client, you and any additional or secondary cardholders must adhere to these rules.

Definitions

<i>we, us and our</i>	means Discovery Bank Limited, a company incorporated under South African law and a subsidiary of Discovery Limited.
<i>Vitality Health policy</i>	means you have a policy with Discovery Vitality (Pty) Ltd. that gives you certain benefits.
<i>you and your</i>	means a Discovery Bank client on the Vitality Money programme.
<i>additional cardholders</i>	means any secondary cardholder with a Discovery Bank card that is linked to a primary account holder's account.
<i>Discovery Bank card</i>	means a card issued by Discovery Bank Limited.
<i>rewards</i>	means the benefits, discounts and rewards you get through this programme.
<i>Discovery Miles</i>	means the reward mechanism used to incentivise Discovery Bank clients on the Vitality Money rewards programme to use their Discovery Bank product.
<i>rewards programme</i>	means the Vitality Money rewards programme owned and managed by Discovery Vitality (Pty) Ltd. and Discovery Bank Limited.
<i>partner</i>	means retailers or other service providers that we partner with to offer you rewards.
<i>partner conditions</i>	means the specific terms and conditions that a partner applies to the rewards they offer.
<i>Vitality Money status</i>	means the level a Discovery Bank client with an active Vitality Money membership reaches or can reach as a result of the Vitality Money points they earn.



Discovery Bank rewards terms and conditions

- good standing* means that none of your Discovery Bank accounts and credit facilities are overdrawn, in arrears, in default, or subject to any legal process with Discovery Bank – including being under debt counselling, administration or sequestration and keeping your KYC (verification information) or AML (anti-money-laundering) information up to date.
- Deposit* means deposits made into a Discovery Bank account.

General terms and rules

1. We may charge a monthly premium for Vitality Money.
2. To qualify for Vitality Money rewards, you must be a Discovery Bank primary account holder with a qualifying transactional product.
3. You must activate Vitality Money through the Discovery Bank app to start earning rewards.
4. To qualify for Vitality Money rewards, your accounts must be in good standing.
5. We are allowed to adjust the qualifying requirements for participating in and earning rewards through Vitality Money. This also includes any benefits associated with our rewards.
6. You may get rewards as long as these rules apply.
7. We may change these terms and conditions, rewards, rules, and fees from time to time. We'll tell you about any intended changes within a reasonable timeframe.
8. The account holder is responsible for rewards and following the rules for rewards. Additional or secondary cardholders do not have their own rights when it comes to rewards. You must make sure that additional or secondary cardholders follow the rules and partner conditions.
9. You may not transfer your rights to a reward to anyone else. If you transfer or attempt to transfer these rights, we may cancel or withdraw any rewards you get.
10. Only Discovery Bank clients who meet the [qualifying criteria](#) earn rewards through Vitality Money.
11. Vitality Money is not a substitute for financial advice. You must always consult a financial adviser for financial advice.
12. In these rules, a term in the singular includes the plural, and a term in the plural includes the singular.
13. By activating Vitality Money, you accept these terms and conditions.

Dynamic lifestyle rewards

14. As a Discovery Bank client with Vitality Money, you can get access to certain dynamic lifestyle rewards from Vitality, such as HealthyFood, HealthyCare, HealthyBaby, Life Integrator Miles, Dream Destinations, local and international flight discounts, and savings on fuel and Uber rides. If you are a Vitality Health member, you can boost your rewards. Visit <http://www.discovery.co.za/vitality/product-rules> for product rules and rewards.
15. To qualify for dynamic lifestyle rewards, you need to have an active Discovery Miles Account and Vitality Savings Account.
16. As a Discovery Bank client with Vitality Money, you get access to Discovery Miles.
17. To qualify for Discovery Miles with Discovery Bank, you need to have a qualifying Discovery Bank product. When you get one, we automatically open a Discovery Miles Account for you.



Discovery Bank rewards terms and conditions

18. We will pay all Vitality Health and Vitality Money rewards you get in the form of Discovery Miles into your Discovery Miles Account. We will pay your Dream Destinations cash back into your Vitality Savings Account.

Dynamic Interest Rates

19. You qualify to earn the Dynamic Interest Rates benefit if:
- 19.1. You have activated your Vitality Money programme and have a valid Vitality Money status.
 - 19.2. You have an active qualifying Discovery Bank product.
 - 19.3. Your Discovery Bank account is in good standing.
20. The Dynamic Interest Rates you qualify for are based on:
- 20.1. The interest you earned on your qualifying savings accounts, based on your contracted rate.
 - 20.2. The interest you earned for having a positive balance on your transactional accounts based on your contracted rate, or
 - 20.3. The interest you paid for having a debit balance on the account that has a credit limit, based on your credit agreement.
21. Based on meeting all qualifying criteria, you may earn a:
- 21.1. Dynamic Interest Rate savings boost: a reward you earn for saving or having a positive balance on your transaction account or eligible savings accounts.
 - 21.2. Dynamic Interest Rate cash back: a reward you earn on accounts that have a single credit facility.
22. We calculate your Dynamic Interest Rates once a month on your billing date. This is the same day we calculate your monthly interest and fees due.
23. Your Vitality Money status may change from time to time. This means your Vitality Money status on your billing date determines your Dynamic Interest Rates for that month. You may get different Dynamic Interest Rates from month to month based on whether you meet the benefit criteria according to the rules.
24. If you close your account, you will not earn Dynamic Interest Rates on that account for the month or billing period in which you close the account.
25. We reserve the right to deduct Dynamic Interest Rates benefits and funds that we have incorrectly awarded to you from your Discovery Bank account.
26. We reserve the right to update the Dynamic Interest Rates benefit from time to time. We also reserve the right to update the accounts that qualify to earn Dynamic Interest Rates. We will publish these changes on our online platforms and tell you of changes ahead of time if possible. Unless we let you know otherwise, changes apply immediately.

Qualifying spend

27. Your qualifying spend on your Discovery Bank cards and any qualifying spend on additional or secondary cards help to determine your Vitality Money rewards:
- 27.1. If you have a Discovery Bank Credit Card Account or Discovery Bank Suite, we count your card spend linked to your credit card accounts or foreign currency accounts, or both.
 - 27.2. If you have a Discovery Bank Transaction Account with bundled fees, Discovery Bank Transaction Account with pay-as-you-transact fees, or Discovery Account, we count your card spend linked to your transaction accounts or foreign currency accounts, or both.



Discovery Bank rewards terms and conditions

28. Your qualifying spend includes local and international straight or budget Discovery Bank card purchases that have been banked by a merchant (online or in-store). Qualifying spend also includes any spend on secondary cards associated with your account and prepaid products and services that you have purchased through the Discovery Bank app, Health Pay and Vitality Pay transactions, Vitality Travel bookings, and visits to The Lounge paid for using your cards.
29. For clients that upgrade from a Discovery Bank Transaction Account or Discovery Account to a Discovery Bank Credit Card Account or Discovery Bank Suite, we will calculate the reward by considering the qualifying debit card spend up until the upgrade, and thereafter, the reward will be calculated using qualifying credit card spend only.
30. Qualifying spend excludes these transactions:
 - 30.1. Cash withdrawals
 - 30.2. Traveller's cheque purchases
 - 30.3. Electronic funds transfers (EFTs) and debit orders
 - 30.4. Budget facility transfers
 - 30.5. Gambling
 - 30.6. Discovery Bank and Vitality Money fees
 - 30.7. Contact payments
 - 30.8. Payments made through online banking
 - 30.9. Account funding transactions
 - 30.10. For Discovery Bank Credit Card Account and Suite clients, any card spend linked to your transaction account.
31. A refund for a qualifying spend transaction type (as listed in point 28) will reduce your total qualifying spend by the refund amount for the month that the refund is processed in.
32. When calculating your behavioural and HealthyLiving rewards (HealthyFood, HealthyCare, HealthyBaby, Fuel and Uber, Life Integrator Miles, and The Lounge access eligibility), we look at your previous calendar month's spend.
33. When calculating your travel benefits (local flights, international flights, Dream Destinations and The Lounge full allocation visits) and home partner network rewards, we look at your average monthly spend on your Discovery Bank cards over the past 12 months measured since the time you've had a Discovery Bank product eligible for rewards (Discovery Account, Discovery Bank Transaction Account, Discovery Bank Credit Card Account, or Discovery Bank Suite).
 - 33.1. If you upgraded from a Discovery Account or Discovery Bank Transaction Account to a Discovery Bank Credit Card Account or Discovery Bank Suite, we'll count your qualifying spend before and after you upgraded separately based on the product you had at the time.
 - 33.2. If you have not had a qualifying Discovery Bank product for 12 months, we'll use your average monthly spend for the number of months available. However, if you switched from the previous Discovery Card product to a Discovery Bank Credit Card Account or Discovery Bank Suite, we'll count your Discovery Card product spend history from before upgrading.
 - 33.3. If you've recently joined Discovery Bank as a new client, in your first two calendar months your Vitality Money rewards will be based on the maximum reward percentage available for your Vitality Money status, regardless of how much you've spent. From the first day of the third calendar month, we'll start using your actual spend history to determine your rewards.



Discovery Bank rewards terms and conditions

Privacy and consent

34. We process your personal information according to our [Privacy statement](#). By accepting these terms and conditions or providing personal information to us, you agree and consent to the terms of our *Privacy statement*. If you do not consent, please do not submit personal information to us, as we cannot provide our products or services to you. If you have any questions or concerns about this, please contact us using our online service or call us on 0800 07 96 97.
35. By accepting these terms, you agree to the limits, terms and conditions of the programme and that Discovery Bank Limited, Discovery Vitality (Pty) Ltd., their partner network, and third parties associated with Vitality Money may share your payment and personal information, as well as transaction data, to administer the rewards programme effectively.
36. To administer Vitality Money rewards, you consent to us sharing your relevant Discovery Bank data with Discovery Vitality (Pty) Ltd. and their partners, if necessary, to allow us to administer and service your rewards. By accepting these terms and conditions, you consent to us sharing the relevant data. However, if you don't consent to us sharing this data, we cannot activate, administer or service your rewards.
37. To administer Discovery Miles, you consent to us sharing your relevant Discovery Bank information with Discovery Vitality (Pty) Ltd and their partners, if necessary, to allow the administration and servicing of your rewards.
38. By accepting these terms and conditions, you consent to us sharing your Discovery Bank information. However, if you do not consent to us sharing this information, please note that we cannot activate, administer or service your rewards.

Changes to these terms and conditions, and the Vitality Money programme

39. We have the right to change the rules from time to time. We will inform you of any changes and send you a copy of the changed rules if you request it.
40. We have the right to do any of the following:
 - 40.1. Appoint, withdraw and decide the service level of any partner in our network.
 - 40.2. Compensate any partner in our network as we see fit.
 - 40.3. Decide and change the value or discount level of any new reward.
 - 40.4. Charge a fee for managing the Vitality Money programme.
 - 40.5. Change any fee charged for any of the rewards.
 - 40.6. Donate to any organisation of our choice.
 - 40.7. Do anything we consider necessary to perform according to our objectives.
 - 40.8. We may change the Discovery Miles earn rate, qualifying criteria and ways you can use your Discovery Miles.
41. We do not have to show minor changes to business processes in these rules.
42. Partner destinations may change without notice.
43. If there are any differences between these rules and any brochure, pamphlet, explanatory document or marketing material about the rewards programme, these rules apply.



Discovery Bank rewards terms and conditions

Ending your participation

44. Your right to earn and use rewards through Vitality Money ends if:
 - 44.1. You close your qualifying Discovery Bank account.
 - 44.2. Your account no longer meets the qualifying criteria.
 - 44.3. You or any of the additional cardholders do not follow these rules.
 - 44.4. We believe there's fraudulent use or abuse of this rewards programme. All Vitality Money rewards earned fraudulently will be lost.
45. If you have an active Vitality Health policy and your Vitality Money benefits end, your Vitality Health-related benefits will continue in line with the Vitality Health rules. Only your Vitality Money rewards will end.
46. Your right to earn and use rewards from a particular partner will end if:
 - 46.1. A partner withdraws or we remove them from the rewards programme.
 - 46.2. A reward from that partner is no longer available for any reason.
 - 46.3. You do not qualify for the reward on the date the reward is awarded or calculated.
47. In the event of death, we will transfer the Discovery Miles balance to the deceased's Discovery Bank account, which will then form part of the deceased's estate.

