

Discovery Bank #BeYourBest competition

TERMS AND CONDITIONS

One lucky Discovery Bank client and a partner will win an all-expenses-paid VIP experience to the Olympic Games Paris 2024. Discovery Bank clients with Vitality Money, will have the opportunity to earn virtual medals which will provide them with entries into the grand prize draw for the Olympic Games Paris 2024 experience. One medal will equal one entry.

By taking part in this competition, you agree to and accept these terms and conditions.

Section A: Terms and conditions specific to this competition

The competition and who qualifies

1. This Discovery Bank #BeYourBest competition (“**the Competition**”) is promoted by Discovery Bank Ltd. “**Bank**”/“**we**”/“**us**”) in association with Visa and is subject to:
 - 1.1. the specific terms and conditions set out in this Section A; and
 - 1.2. the additional competition terms and conditions set out in Section B below.
2. The competition entry period will start at 00:01 on 7 October 2023 and will close at 23:59 on 30 April 2024 (“**Competition Period**”).
3. This competition is open to South African citizens who are 18 years and older, and are:
 - 3.1. Discovery Bank primary accountholders who have a Discovery Bank Transaction Account, Discovery Bank Credit Card Account, Discovery Bank Suite or Discovery Account.
 - 3.2. Clients must have an active Vitality Money status, and have Vitality Active Rewards activated in the Discovery Bank app. If it is currently not active, Vitality Money can be activated by [following these steps](#) in the Discovery Bank app.
 - 3.3. The competition is not open to:
 - 3.3.1. Directors, members, partners, agents, employees or consultants of the Discovery Group of companies or any supplier of goods or services in connection with the competition; or
 - 3.3.2. The spouse, life partner, business partner or associate, or the natural or adopted parent, child, or sibling, of any of the persons specified in 3.3.1 above.

- 3.4. Clients with the previous Discovery Card product, which is now administered by Discovery Bank, are required to switch their previous Discovery Card to a new Discovery Bank credit card product and activate Vitality Money.
- 3.5. Secondary cardholders and existing Discovery Bank clients who have only a savings account, as well as Vitality Health and Vitality Drive members who aren't qualifying Discovery Bank clients, will need to add a Discovery Bank transaction or credit card account, or Discovery Account with Vitality Money activated to qualify.
- 3.6. Your account must be kept in good standing. '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.

How the competition works

4. This competition will run between 00:01 on 7 October 2023 and will close at 23:59 on 30 April 2024.
5. To stand a chance to win, you will have the opportunity to earn virtual medals. One medal will equal one entry into the prize draw.
6. There is no limit to the number of virtual medals earned over the competition period.
7. Virtual medals will be automatically awarded for the following (clients are not required to opt-in):
 - 7.1. **Join Discovery Bank and have Vitality Active Rewards active (earn 5 medals)**

Join Discovery Bank and if you have not already done so, activate Vitality Money in the Discovery Bank app to earn five medals. Qualifying, existing Discovery Bank clients who have Vitality Active Rewards already active will receive 5 medals at the start of the competition.
 - 7.2. **Donate your instant reward to MoveToGive (earn 1 medal)**

All instant rewards that are donated to Vitality MoveToGive initiatives in the Discovery Bank app will be awarded with one medal; or
 - 7.3. **Reveal a 1,000 Discovery Miles medal tile on certain gameboards (earn 1 medal)**

Select gameboards will feature a rare 1,000 Discovery Miles medal tile. If you reveal this special tile, you will be awarded with 1,000 Discovery Miles as well as a medal for a single entry into the draw; or

7.4. Achieve five Vitality Active Reward goals (1 medal)

Achieve your applicable weekly Exercise, Drive and Spend goals and earn a medal for every 5 Vitality Active Reward goals you achieve in the Discovery Bank app. These goals do not need to be consecutive for them to count towards your 5-goal medal. Example: If you achieve your Exercise goal this week and your Drive and Spend goal next week, you will be tracking at 3 out of 5 goals achieved. When you next achieve a goal, this will increase to 4 out of 5 goals achieved.

8. Eligible clients will receive communication monthly to confirm their total entries unless they have opted out of marketing communications from Discovery Bank.
9. One (1) winner will be drawn to win a trip for themselves, plus a companion, to attend the Olympic Games Paris 2024.
 - 9.1. From the qualifying entries, one randomly selected client will win the prize.
 - 9.2. The winner will be contacted telephonically by 15 May 2024 by means of the contact details associated with the winning bank account holder on our system. If we, or our third-party supplier, are unable to contact a winner within three days of the prize being awarded, or if the winner is unable to claim the prize within three days for whatever reason, the winner may forfeit the prize and Discovery Bank may draw a new winner.

The prize

10. The winner will receive an all-expenses-paid VIP experience to the Olympic Games Paris 2024 and may include in the tour, one companion.
 - 10.1. If the companion is under the age of 18, we need written consent from their legal guardian/parent that they agree to their accompaniment of the winner.
11. Additional terms and conditions in respect of further details relating to the prize will be distributed on announcement of the winner. Failure to comply with these additional terms and conditions may result in forfeiture of the prize.
12. The winner and their companion ("**the Travel Party**") will receive the prize only if they are able to secure, to the satisfaction of Discovery's appointed travel agent, the necessary travel documents (including but not limited to passports and visas) at least two weeks before the scheduled travel date ("**the Cut Off Date**"), which travel date will be determined by Discovery Bank in its sole and absolute discretion. Whilst the travel agent will be responsible for the visa application, the Travel Party will be responsible for providing the required documentation in a timeous manner as and when requested.

13. Failure by the Travel Party to secure the required travel documents by the Cut Off Date will result in the winner forfeiting the prize and Discovery Bank drawing another winner.
14. Discovery Bank will pay the reasonable costs of the Travel Party's visas while the Travel Party will be responsible for their own passport expenses.
15. The Prize consists of the following in respect of the Travel Party:
 - 15.1. **Local travel:**
 - 15.1.1. The Travel Party's transport to OR Tambo International Airport ("**OR Tambo**") will either be arranged and paid by Discovery Bank or reimbursed by Discovery Bank to the Travel Party, at Discovery Bank's discretion.
 - 15.1.2. Discovery Bank will determine the mode of transport it is willing to arrange and pay or reimburse depending on the location of the winner and companion respectively.
 - 15.1.3. Parking fees incurred by the Travel Party will not be paid or reimbursed by Discovery Bank.
 - 15.2. **International travel:**
 - 15.2.1. This includes return economy flights from OR Tambo to Charles de Gaulle Airport in Paris, France, and from Charles de Gaulle Airport to OR Tambo on the dates determined by Discovery Bank in its sole and absolute discretion for the purposes of the trip ("**the Travel Dates**").
 - 15.2.2. **Travel insurance:** Discovery Travel Insurance will be provided for the Travel Party.
 - 15.3. **Hospitality package:** One hospitality package (2 people sharing a room), including shared hotel accommodation.
 - 15.4. **Accommodation:** One sharing room, for four nights in a four star hotel, with a Visa Concierge located at the hotel. Daily breakfast and light snacks will be available.
 - 15.5. **Experiences:** An affluent lifestyle experience at Printemps Haussmann Paris which includes a tour experience, brand presentation, and the opportunity to shop in one of the most famous department stores in the world. The experience is valued at \$1,500 (excluding shopping costs).
 - 15.6. **Transfers:** A Visa prepaid card (€400) for airport/train station transfers in Paris. A Paris Metro Card for transport to/from Olympic events. Paris Tourist Pass (e.g., Hop-on, Hop-off).
16. The Prize provides the following exclusively for the winner: R20,000 (twenty thousand Rand), issued in either Rand or Euros at Discovery Bank's discretion, which may be spent by the winner as they see fit.

17. Tickets to the Olympic Games Paris 2024 must be accepted as awarded and are subject to all the applicable terms and conditions prescribed for such tickets from time to time by the Paris 2024 Organising Committee for the Olympic and Paralympic Games (POCOG). Such terms and conditions are contained in the Ticketing Terms and Conditions of Sale of Tickets (which can be reviewed at <https://tickets.paris2024.org/en/sales-terms/>) and include prohibitions against any use of the ticket in connection with any commercial promotion or contest without the consent of POCOG and the unauthorised sale of the ticket. By accepting tickets as a prize, the holder is deemed to have accepted all the applicable terms and conditions.

Cancelation or postponement

18. Deviations from the flights

- 18.1. It is the responsibility of the Travel Party to ensure timeous arrival at the local and/or international airports. Should a flight be missed by the winner or their companion for whatever reason, alternative flight arrangements and the cost thereof will be the responsibility of the winner/companion, as the case may be.
- 18.2. In the event that the winner and/or their companion missed a local or international flight for any reason other than circumstances that were a) unforeseen and b) out of their control and c) not caused by them, the winner may be required to refund to Discovery Bank the cost of those missed flight/s. The winner will be required to inform Discovery Bank in writing within 5 (five) business days of the missed flight/s of the reason/s why their flight/s was/were missed, and Discovery Bank will determine in its sole and absolute discretion whether the winner should refund Discovery Bank for such missed flight/s.
- 18.3. No international flights other than the flights from OR Tambo to Charles de Gaulle Airport and from Charles de Gaulle Airport to OR Tambo on the Travel Dates will be booked and paid for by Discovery Bank. Accordingly, should the **Travel Party** elect to:
 - 18.3.1. Meet the Discovery Bank team in Paris due to pre-existing travel arrangements or for any other reason, the **Travel Party** will forfeit their flight to Charles de Gaulle Airport and Discovery Bank will arrange and pay for the Travel Party's flights from Charles de Gaulle Airport to OR Tambo only, on the pre-determined Travel Date; or
 - 18.3.2. Delay their return to South Africa, the **Travel Party** will forfeit their return flight to OR Tambo and will be responsible for all arrangements and costs relating to their return to South Africa.

Section B: Additional terms and conditions

19. We are not responsible for:

19.1 Competition entries not received by us timeously or at all, regardless of the cause, including but not limited to technical malfunction of banking networks and computer systems and even if the problem was caused by us;

19.2 Any expenses incurred by you or any other person for purposes of your entry into the Competition and/or acceptance and/or use of a prize, unless we clearly state that the prize itself provides for such expenses.

20. It is your responsibility to ensure that all information provided to us is accurate, complete and up to date and you agree that we may verify it. Should we find that any information provided by you in connection with the Competition is invalid, inaccurate, false or misleading, your entry may be disregarded and you may be prohibited from entering any further competitions for a period to be determined by Discovery Bank in its sole and absolute discretion.

21. We may require you to provide us with such additional information and documentation as we may reasonably require in order to process, confirm and facilitate your acceptance and/or use of a prize. If you refuse to provide us with the requested information or documentation, you may forfeit the prize. This decision will be at the discretion of Discovery.

22. We do not make any representations or give any guarantees that:

22.1. Your entry or participation in the Competition will result in you winning a prize;

22.2. A prize, or any aspect thereof, will meet your requirements, preferences or expectations; or

22.3. A prize, or any aspect thereof, will be satisfactory, punctual, free from defects, safe, reliable or fit for any particular purpose.

23. Prizes cannot be exchanged for cash, transferability of the prize is subject to the applicable partner or supplier T&Cs.

24. By accepting the prize, the winner voluntarily assumes all risks and dangers related to it. We will not be responsible for any claim, loss, damage, damages, injury or death, arising directly or indirectly ("**Losses**") that may be incurred or suffered by you or any other person as a result of your participation in the Competition and/or your acceptance of a prize.

25. Where a prize allows you to include a companion (“**Companion**”) and you elect to do so:
- 25.1.1. These Terms and Conditions will apply *mutatis mutandis* to your Companion and you undertake to make them aware thereof, it being recorded that these Terms and Conditions will apply to your Companion irrespective of whether you made them aware of it;
 - 25.1.2. You assume full responsibility for them; and
 - 25.1.3. Where a Companion is a minor, you will ensure that they are at all times accompanied by you or an adult appointed by you.
26. If you or your Companion fail to comply with any of these Terms and Conditions:
- 26.1.1. You may be disqualified from the Competition and may forfeit any prize/s that you may have won; and
 - 26.1.2. You will be liable for all Losses incurred and/or suffered by us as a result of your and/or your Companion’s non-compliance, including all legal costs incurred by us in enforcing our rights against you.
27. The promoters reserve the right to cancel or change the competition rules, including but not limited to the duration thereof, subject to prior notice. If this happens, participants will lose and abandon any rights they may have against the promoters, our affiliates and associated companies to the extent permitted by law.
28. If required by legislation or for other legal reasons, the Promoters reserve the right to change the promotion rules or cancel this promotion. If this happens, all participants forfeit any rights that they may have in terms of this promotion. Participants accept that they will have no recourse against the Promoters or its agents to the extent permitted by law.
29. The Promoters are not legally responsible for any misrepresentation caused due to an unintentional copy error, typing error or omission that may occur in any promotional material. Participants agree that they will have no recourse against the Promoters its agents to the extent permitted by law.
30. Any violation or attempt to violate any of these rules will result in immediate disqualification.
31. By participating in this competition, you agree to the terms and conditions set out in this document.
32. Participants need to get their own tax advice about any benefit they may get in terms of these rules. The promoters are not responsible for any tax consequences.
33. If you are the winner of this competition, and with your written consent, we may request the publication of your name and/or a video and/or photos of you in any media to promote and advertise any of our brands, goods or services with no fees or royalties paid to you. We may request that a minimum of 10 social media posts and/or specific content regarding the campaign and prize be posted on your personal social media profiles throughout the trip using the specified tags and hashtags provided. You will still get the prize if you choose not to participate.

34. All relevant rules set out in the Vitality Main Rules, Main Rules for Ancillary Discovery Vitality Programmes (where applicable), Discovery Miles and Active Rewards will apply.
35. Discovery Miles do not constitute currency or any other medium of exchange in circulation in South Africa.
36. In instances where we establish that the participant commits fraud or miscommunicates any information, we reserve the right to cancel the prize with immediate effect, subject to the fraudulent conduct or miscommunication.
37. Participants can get a copy of the Discovery Bank [terms and conditions](#), Vitality Money [terms and conditions](#), [Vitality Main Rules](#), and the [Main Rules for Ancillary Discovery Vitality Programmes](#) (where applicable).
38. Participants in this promotion understand and agree that to participate in the promotion, the promoters must collect and use personal information about participants.
39. This competition falls under the terms of our [privacy policy](#) and is done in accordance with the provisions of the Protection of Personal Information Act 4 of 2013. You may write to us at privacy@discovery.co.za should you have any questions or concerns regarding how we will use your personal information.
40. For more information, please refer to the Vitality Active Rewards [T&Cs](#).