

## Discovery Bank terms and conditions: Wills

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Preparing for when life happens is important, no matter your age or life stage. Drafting your Will with Discovery Wills and Trust Services secures your legacy and protects your dependants, assets and wealth. Please review these terms and conditions to understand the full scope of our services and your responsibilities.

These terms and conditions apply when you request a Last Will and Testament in the Discovery Bank app. By requesting a Last Will and Testament, you consent to these terms. If anything is unclear, please call us on 0800 07 96 97.

1. You can request a Last Will and Testament from Discovery Wills and Trust Services in the Discovery Bank app. This will be facilitated by a Testamentary Specialist of Discovery Life during a Wills and estate planning consultation. Discovery Bank will ask the Testamentary Specialist to contact you.
2. To facilitate your request, Discovery Bank will share your information with Discovery Life and the Testamentary Specialist team as well as Discovery Wills and Trust Services. We are committed to protecting your right to privacy. You can access [our privacy statement here](#).
3. Discovery Life also offers the Discovery Estate Preserver product which you can access during the consultation with the Testamentary Specialist. This is an optional product and is not compulsory for clients who have a Last Will and Testament with Discovery Wills and Trust Services. However, if you want to take up the Discovery Estate Preserver, you must have a Last Will and Testament with Discovery Wills and Trust Services.
4. Discovery Bank or your Discovery Bank-linked adviser may receive a referral fee from Discovery Life and Discovery Wills and Trust Services if you proceed with the purchase of a Discovery Estate Preserver and the drafting of a Last Will and Testament based on our introduction. The referral fees are at no cost to you or your estate.
5. Discovery Bank acts solely as a facilitator by enabling access to Discovery Wills and Trust Services and the Discovery Estate Preserver product in the Discovery Bank app. Discovery Bank does not provide legal, financial, or estate planning advice. It is not responsible for the drafting, content, accuracy, or legal enforceability of any Last Will and Testament that Discovery Wills and Trust Services prepares based on the information provided to the Testamentary Specialist during your Wills and estate planning consultation. Discovery Bank cannot provide advice. The service to set up a Last Will and Testament is provided by a by Discovery Wills and Trust Services and is facilitated by the Testamentary Specialist. Discovery Wills and Trust Services is division of Discovery Central Services (Pty) Limited, a separate legal entity and part of the Discovery group of companies.
6. Accordingly, Discovery Bank will not be held legally responsible under any circumstances for any direct, indirect, incidental, consequential, or special loss or damage. This loss or damage includes errors in documents, delays, omissions, or reliance on advice or services that the Testamentary Specialist provides. By engaging with the Testamentary Specialist, you expressly acknowledge and agree that neither you nor your estate, heirs, beneficiaries, or dependants will have any claim against Discovery Bank arising from or in connection with their services.



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7. You may qualify to earn Vitality Money points if your Last Will and Testament is securely stored in safe custody with Discovery Wills and Trust Services. For more information, you can access the [Vitality Money terms here](#).
8. The Last Will and Testament that may be available on the Discovery Bank app is a digital copy of your Last Will and Testament and is not the final legal document. For a copy of the document, you can download it from [www.discovery.co.za](http://www.discovery.co.za). If you experience difficulties, you may email [willsandtrust\\_info@discovery.co.za](mailto:willsandtrust_info@discovery.co.za) for assistance.
9. You can access the [terms and conditions for Discovery Wills and Trust Services here](#).
10. If you want to update your Last Will and Testament, you must do this directly with Discovery Wills and Trust Services at [willsandtrust\\_amendments@discovery.co.za](mailto:willsandtrust_amendments@discovery.co.za) or contact your financial adviser.
11. For standard Wills, drafting is free of charge. If you require a bespoke or offshore Will, you will be referred to a specialist boutique law firm, where a fee will apply.

