

DISCOVERY BANK #12DAYSOFGIVEAWAYS

TERMS AND CONDITIONS

These terms and conditions apply to the **#12daysofgiveaways** campaign taking place between 1 and 12 December 2023. Discovery Bank will give away a prize and Discovery Miles to one lucky draw winner each day who takes part in the #12daysofgiveaways social media competition running on X (previously Twitter).

The competition is open to anyone who meets the eligibility criteria below. Qualifying participants earn one entry for each reply on X that includes an answer to the question and the hashtag #DiscoveryBestBank and #12daysofgiveaways that is a reply to one of @Discovery_SA's #12daysofgiveaways posts. The competition will start once the competition post on the relevant social media channels has been posted, and will end at 23:59 (South African Standard Time) on each day. The relevant social media posts will explain the competition and be posted by @Discovery_SA on X each day between 1 and 12 December 2023.

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

The competition **and who qualifies**

1. The promoters are Discovery Bank Ltd ('Discovery Bank') and Discovery Vitality (Pty) Ltd ('Discovery Vitality') also referred to as 'promoters', 'us', 'we', and 'our'.
2. The 'participant' is the qualifying social media user who has chosen to take part in the competition.
3. This competition is open to South African citizens who are 18 years or older and currently residing in South Africa. Non-South African citizens who don't hold permanent residence in South Africa can't enter this competition.
4. The competition runs between 1 December 2023 and 12 December 2023, and will start once the competition post is posted, and will end at 23:59 (South African Standard Time) and ends at 23:59 (South African Standard Time) on the same day.
5. All information relating to this competition and any information we publish on any promotional material forms part of the terms and conditions.

Qualifying for this **competition**

6. The competition is open to all active X users.
7. When the prize is Discovery Miles, winners who are Discovery Bank Transaction Account, Discovery Bank Credit Card Account, Discovery Bank Suite or Discovery Account clients with their account in good standing will receive the Discovery Miles deposited into their Discovery Miles account. Winners who are not Discovery Bank clients with Vitality Money will receive the prize in South African Rands paid into a Discovery Bank Savings account.
8. The promoters' directors, partners, employees, agents, or consultants, as well as any other similarly associated individual with Discovery Ltd, Discovery Bank Ltd, Discovery Vitality Ltd, its partners, or any related third parties, are not eligible for this promotion.
9. By entering this competition, social media users agree to have their posts shared on the @Discovery_SA X channel. If a participant's post is commented on or shared by a Discovery or Vitality social media account, it does not necessarily mean this participant is a competition winner.

How the **competition** works

10. Each competition runs from when Discovery_SA's X post is posted each day, until 23:59 (South African Standard Time) on the same day. There will be daily competitions between 1 and 12 December 2023.
11. To have a valid competition entry, the participant needs to post a reply on X according to the qualifying requirements to earn a spot in the draw. The post must include the following:
 - a. The post must include an answer to the #12daysofgiveaways question asked in the post caption.
 - b. The post must include the hashtag #DiscoveryBestBank and #12daysofgiveaways
12. There is no limit to the number of competition entries over the competition period.
13. Entries received after closure of the competition each day will be invalid, regardless of the reason for the late entry.
14. Each participant can only win once over the competition period.
15. For Discovery Bank and Vitality to see participants' content, the posts and comments need to be visible to a public audience.
16. From the qualifying entries, we will select one participant as a winner through a lucky draw each day.
17. The winner will be selected by means of an electronic draw, conducted by the promoter's agent.
18. The winner will be contacted within 48 hours after each draw.
19. The winner must give us some of their personal information so we can provide them with their prize. For example, their ID number, and contact details, delivery address. By entering this competition, you therefore agree and hereby consent to the processing of your personal information by the promoters for this purpose.

20. If the winner does not respond to a direct message on X within 12 hours for any reason including suspension of the social media account by the social media platform provider, they forfeit the prize, and we will select a new winner.
21. By accepting the prize, the winner voluntarily assume all risks and dangers related to it.

The Prizes

22. Each day a new prize will be announced by @Discovery_SA in the competition post caption on X.
23. The prizes may include, but are not limited to:
 - a. 10,000 Discovery Miles
 - i. If a winner is a Discovery Bank Transaction Account, Discovery Bank Credit Card Account, Discovery Bank Suite, or Discovery Account client with their account in good standing, they will receive the value of Discovery Miles specified as the prize deposited into their Discovery Miles account.
 - ii. '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.
 - iii. Qualifying participants will be allocated their Discovery Miles into their Discovery Miles Account through Discovery Bank and Vitality Money. The Discovery Miles will be allocated two weeks after participating in the #12daysofgiveaways competition that they won.
 - iv. If the winner is not a Discovery Bank client with Vitality Money, they will receive the value of South African Rands paid into a Discovery Bank Savings account. Winners need to open a Discovery Bank Savings Account, they can do this in less than 5 minutes by downloading the Discovery Bank app. Winners can download the app from the App Store, Google Play or the AppGallery. Winners need to open their Discovery Bank Savings Account within 30 days of winning the competition in order to claim their prize. Failing which the promoters will not be able to award them their winnings and they will forfeit their prize.
 - b. 2x tickets to Jimmy Carr
 - i. The winner can choose between two tickets of the promoter's choice to the show in Cape Town on 3 March 2024 at the GrandWest, or
 - ii. Two seated tickets of the promoter's choice to the show in Pretoria on 2 March 2024 at Times Square.
 - c. 2x tickets to James Blunt
 - i. The winner can choose between two tickets of the promoter's choice to the show in Cape Town on September 2024 at the GrandWest, or

- ii. Two seated tickets of the promoter's choice to the show in Pretoria on 14 September 2024 at Times Square.
 - d. 2x VIP tickets to Calabash South Africa
 - i. The winner can choose between two tickets of the promoter's choice to the Calabash South Africa show in Cape Town on 31 January 2024 at DHL Stadium, or
 - ii. Two seated tickets of the promoter's choice to the Calabash South Africa show in Johannesburg on 3 February 2024 at the FNB Stadium.
 - e. An EcoFlow River 2
 - f. An Apple Watch
 - g. A self-care hamper
 - h. 2x return local flight tickets
 - i. Taxes for the flights are payable by each person flying.
 - ii. Bookings made for the flight are subject to availability
 - iii. Once the booking is made it cannot be changed.
 - iv. Bookings cannot be made in conjunction with other sales offers, special deals or during blackout periods.
 - v. Upon acceptance of the prize, the winner accepts Lift's terms and conditions which are available on their applicable websites.
 - i. Discovery Bank branded socks and playing cards
 - j. A Discovery Bank Buddy (plushie)
 - k. A R1,000 fuel voucher
 - l. A R1,000 voucher
24. The promoters are allowed to change the prizes and the value of the prizes at any stage before or during the competition period.
25. The prize is for the personal use of the winner and guests only, is non-transferable and cannot be resold or exchanged for cash.
26. The prizes exclude transport, accommodation, meals, and any other costs not specified.
27. We do not make any representations or give any guarantees that:
- a. Your entry or participation in the competition will result in you winning a prize.
 - b. A prize, or any aspect thereof, will meet your requirements, preferences or expectations; or
 - c. A prize, or any aspect thereof, will be satisfactory, punctual, free from defects, safe, reliable or fit for any particular purpose.
28. Regarding your companions for your prizes:
- a. These terms and conditions will apply mutatis mutandis to your companions, 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.
 - b. You assume full responsibility for them.

Additional terms and conditions

29. **Discovery Bank account terms and conditions** and **Vitality Money main rules** terms and conditions apply.
30. The promoters reserve the right to cancel or change the competition rules subject to notice ahead of time. 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.
31. If required by legislation or for other legal reasons, the promoters reserve the right to cancel this competition at once and without notice. If this happens, all participants agree to lose any rights that they may have in terms of this competition. Participants accept that they will have no recourse against the promoters or the promoters' agents to the extent permitted by law. We further reserve the right to cancel this promotion at once and without notice if the promotion is held to be or becomes unlawful.
32. The promoters are not legally responsible for any misrepresentation caused by an unintentional copy error, typing error or omission that may occur in any promotional material.
33. Any violation or attempt to violate any of these rules will result in immediate disqualification.
34. 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.
35. Participants understand and agree that to participate in the competition, the promoters must collect and use personal information about participants including transaction data.
36. This promotion falls under the terms of the **Discovery 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.
37. 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.
38. For more information on Vitality Travel rewards, visit the **[Vitality Product Rules page](#)**.

24 August 2023