

Discovery Bank: Join Discovery Bank and get a R1,000 reward to spend at Checkers campaign

These terms and conditions apply to the **Join Discovery Bank and get a R1,000 reward to spend at Checkers** campaign. By taking part in this promotion, you agree to and accept these terms and conditions.

The promotion and who qualifies

1. The promoter is Discovery Bank Ltd, also referred to as 'promoter', 'us', 'we', and 'our'.
2. The 'new client' or 'participant' is the qualifying client who has chosen to take part in the promotion.
3. The 'cardholder' is an existing Discovery Bank client who has a Discovery Bank Transaction Account, Discovery Bank Card Account (credit card) or a Discovery Bank Suite (transaction and credit card).
4. All information relating to this promotion and any information we publish on any promotional material forms part of the terms and conditions.
5. Rewards based on your engagement in Vitality programmes, Discovery products and monthly qualifying card spend.
6. A 'virtual card' is a digital alternative to a physical card. A virtual card offers a seamless digital banking experience with state-of-the-art security for safe and secure contactless (tap-and-go) payments in-store or online. A virtual card can be added in the Discovery Bank app to your banking portfolio at no cost.
7. A 'digital wallet' is a supported mobile payment partner that can be linked to a physical or virtual card to perform contactless payments. Our mobile payment partners include Apple Pay, Fitbit Pay, Garmin Pay, Google Pay, Samsung Pay, and SwatchPAY!.
8. The 'promotion period' starts on 1 September 2024 and ends at midnight on 30 November 2024. Participants have:
 - 8.1. Until midnight on 30 November 2024 to open a qualifying Discovery Bank account.
 - 8.2. 30 days from joining to spend at least R1,000 using a qualifying Discovery Bank card, a Discovery Bank virtual card for purchases online or in-store, or through tap-and-go functionality using Apple Pay, Fitbit Pay, Garmin Pay, Google Pay, Samsung Pay and SwatchPAY!.

Any attempt to benefit from this promotional offer outside of these dates will not qualify unless the promoters extend the offer.

Qualifying for this promotion

9. This promotion is open to Vitality Premium or Vitality Active members who have the Vitality HealthyFood benefit activated, have selected Checkers as their primary in-store HealthyFood partner, and sign up with a qualifying Discovery Bank account (Discovery Bank Transaction Account (excluding Discovery Account), Discovery Bank Card Account, Discovery Bank Suite) during the promotion period.

10. Discovery Bank clients who add additional qualifying accounts to their existing banking products do not qualify for the R1,000 Checkers reward incentive associated with the campaign.
11. Discovery Bank clients who close their account during the promotion period and re-join Discovery Bank do not qualify for the R1,000 reward to spend at Checkers campaign.

How the promotion works

12. A Vitality Premium or Vitality Active member and Discovery Bank cardholder will qualify for the R1,000 reward to spend at Checkers according to the below criteria:
 - 12.1. Have the Vitality HealthyFood benefit activated.
 - 12.2. Select Checkers as a primary HealthyFood in-store partner.
 - 12.3. Join Discovery Bank with a qualifying bank account during the promotion period.
 - 12.4. Spend at least R1,000 using a qualifying Discovery Bank card (including a qualifying Discovery Bank virtual card) within 30 days of joining Discovery Bank.
13. Minimum spend does not need to be a once-off purchase; a client can make several purchases that add up to the R1,000 minimum qualifying spend. However, the client must reach the minimum spend within 30 days of joining.
14. Any secondary cardholder spend will count towards the primary cardholder's spend.
15. If a new client does not take any of the qualifying actions listed above within the specified period for each action, they forfeit the R1,000 reward to spend at Checkers.
16. The R1,000 reward to spend at Checkers reward cannot be exchanged for cash.

How do the rewards work?

17. The R1,000 reward to spend at Checkers will be sent to eligible clients in the Discovery Bank app within 30 business days from the end of the week in which the R1,000 minimum spend qualifying criteria has been met.
18. Discovery Bank will award a R1,000 reward to spend at Checkers on the assumption that a new client keeps their account open and in good standing for at least six months. An account is in good standing if it is open, active, and not in arrears for more than one month, and you are not in debt counselling or under legal processes.

R1,000 Checkers reward terms and conditions

19. The reward is only valid for in-store redemption at any Checkers store nation-wide.
20. The reward is subject to a minimum spend of R1000.
21. The reward value must be redeemed in full, i.e., minimum spend is R1000. If R999 is spent, the reward will not be redeemable.
22. The R1,000 reward expiry date will be included in the reward communication that is sent to qualifying Discovery Bank clients through the Discovery Bank app and can be found under **Notifications** in the **Discover your Bank** folder. The R1,000 reward must be used by the expiry date specified in the Discovery Bank app reward communication. The R1,000 reward will be forfeited if it is not redeemed by the expiry date specified in the banking app communication.
23. Additional Checkers terms and conditions may apply.

Additional terms and conditions

24. [Discovery Bank account terms and conditions](#) apply.
25. The promoter reserves the right to cancel or change the promotion rules without giving 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.
26. The promoter reserves the right to cancel this promotion immediately and without notice if required by law or for other legal reasons. If this happens, all participants agree to lose any rights that they may have in terms of this promotion. Participants accept that they will have no recourse against the promoter or the promoter's agents to the extent permitted by law. We further reserve the right to cancel this promotion at once and without notice if it is held to be or becomes unlawful.
27. The promoter is not legally responsible for any misrepresentation caused by an unintentional copy error, typing error or omission that may occur in any promotional material.
28. Any violation or attempt to violate any of these rules will result in immediate disqualification.
29. Participants need to get their own tax advice about any benefit they may get in terms of these rules. The promoter is not responsible for any tax consequences.
30. Participants in this promotion understand and agree that to participate in the promotion, the promoter must collect and use personal information about participants. This promotion falls under the terms of the [Discovery Bank privacy statement](#).
31. We reserve the right to cancel the prize immediately if we discover that the participant has committed fraud or miscommunicated any information.