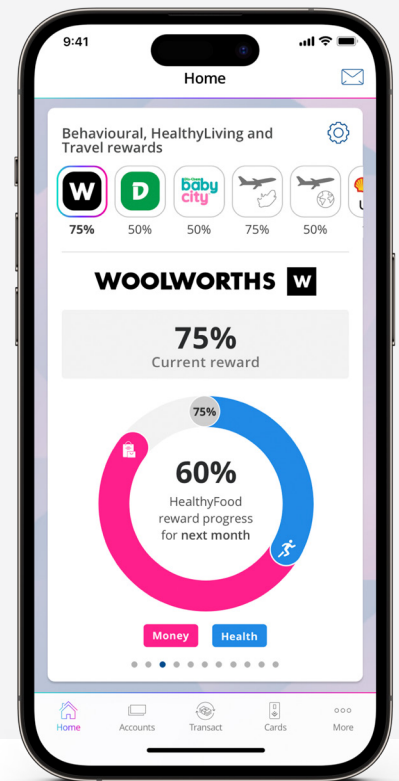
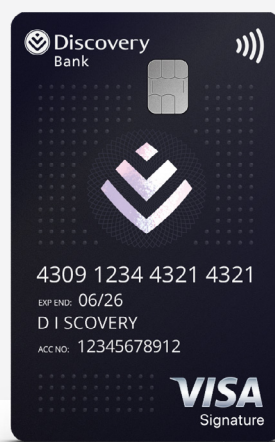


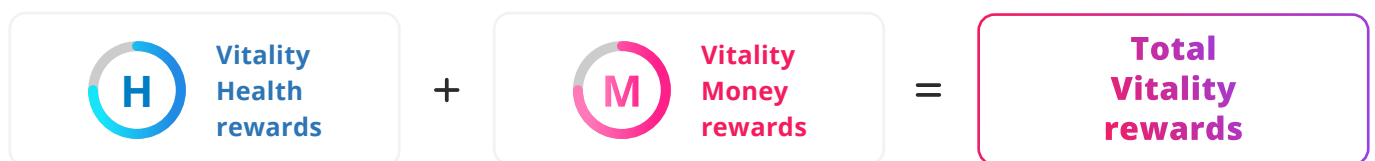
Understanding your **dynamic lifestyle rewards percentages**

Discovery Bank Black Collection



Your dynamic lifestyle rewards are your **total Vitality rewards**, which consist of your Vitality Health and Vitality Money rewards combined.

£ rewards are awarded to you in Discovery Miles
R rewards are upfront discounts or paid to you as cash back



Discovery Bank clients with both Vitality Health and Vitality Money earn boosted dynamic lifestyle rewards. Don't have Vitality Health? You'll still qualify for the Vitality Money portion of the total Vitality reward.

H You get **Vitality Health rewards** based on a combination of:

- Whether you have a full Vitality Health membership
- Your Vitality Health status
- Whether you activate your benefits
- Whether you have completed your Vitality Health assessments.

M You get **Vitality Money rewards** based on a combination of:

- Whether you have unlocked Vitality Money on the banking app
- Your Vitality Money status
- Your qualifying Discovery Bank product
- Whether your account qualifies for rewards at the time of calculation
- Your qualifying Discovery Bank card spend.

Black Collection rewards overview

If you **have both Vitality Health and Vitality Money**¹

	DISCOVERY BANK BLACK SUITE		DISCOVERY BANK BLACK CREDIT CARD ACCOUNT		DISCOVERY BANK BLACK TRANSACTION ACCOUNT (BUNDLED FEES)		DISCOVERY BANK BLACK TRANSACTION ACCOUNT (PAY-AS-YOU-TRANSACTION FEES)	
HealthyFood	75%		50%		25%		25%	
	25%	50%	25%	25%	25%	-	25%	-
HealthyCare and HealthyBaby	50%		50%		25%		25%	
	25%	25%	25%	25%	25%	-	25%	-
Local flights	75%		60%		75%		25%	
	25%	50%	25%	35%	25%	50%	25%	-
International flights	50%		50%		35%		25%	
	25%	25%	25%	25%	25%	10%	25%	-
Accommodation and car hire	25%		25%		25%		25%	
Dream Destinations	15%		15%		-		-	
Fuel and Uber rides	15%		15%		-		-	
Life Integrator Miles	5%		5%		-		-	

If you **only have Vitality Money**, and don't have Vitality Health¹

% = Vitality Health reward
 % = Vitality Money reward
 % = Total Vitality reward

	DISCOVERY BANK BLACK SUITE	DISCOVERY BANK BLACK CREDIT CARD ACCOUNT	DISCOVERY BANK BLACK TRANSACTION ACCOUNT (BUNDLED FEES)	DISCOVERY BANK BLACK TRANSACTION ACCOUNT (PAY-AS-YOU-TRANSACTION FEES)
HealthyFood	50%	25%	-	-
HealthyCare and HealthyBaby	25%	25%	-	-
Local flights	50%	35%	50%	10%
International flights	25%	25%	10%	10%
Accommodation and car hire	25%	25%	25%	10%
Dream Destinations	15%	15%	-	-
Fuel and Uber rides	15%	15%	-	-
Life Integrator Miles	5%	5%	-	-

¹ Displayed rates indicate maximum 'up to' reward percentage.

Limits, Ts&Cs apply. See

Local and international flight discounts as displayed effective from March 2024.

How **what you spend** affects your rewards

Your monthly spend on your qualifying Discovery Bank cards determines your Vitality Money rewards.

- 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.
- If you have a **Discovery Bank Transaction Account**, we count your card spend linked to your transaction accounts or foreign currency accounts.

This includes any qualifying spend on **additional** or **secondary** cards.

Know what spend qualifies towards your rewards

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 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.

Transactions that don't qualify towards spend:

- Cash withdrawals
- Traveller's cheque purchases
- EFTs
- Debit orders
- Budget facility transfers
- Gambling transactions
- Contact Payments
- Payments made through online banking
- **For Discovery Bank Credit Card Account and Suite client**
 - Any card spend linked to your transaction account

How your Vitality Money status affects your rewards

Improve your Vitality Money status to unlock higher rewards. As your financial health improves, so will your Vitality Money status, and your rewards can increase.

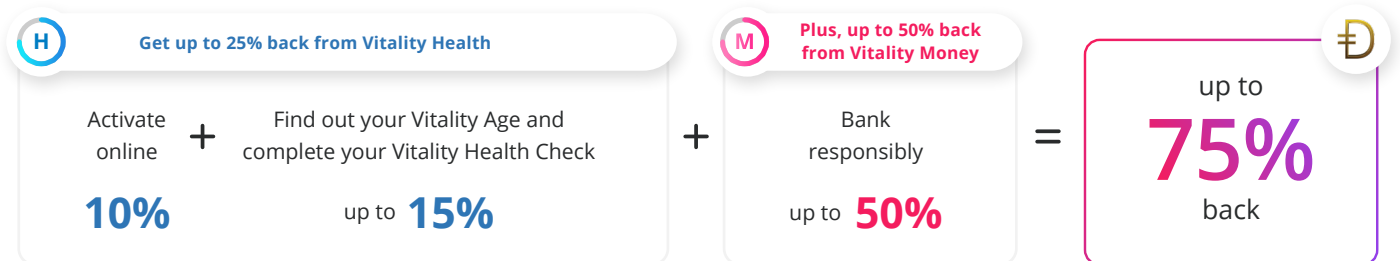
[Learn more](#) about how to manage and improve your Vitality Money status and get to Diamond status.

Travel benefits

When calculating your travel benefits, we look at your Vitality Money status and 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 (i.e. a Discovery Account, Discovery Bank Transaction Account, Discovery Bank Credit Card Account, or Discovery Bank Suite).

- 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.
- If you have not had a qualifying Discovery Bank product for twelve 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.
- 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 your third calendar month, we'll start using your actual spend history to determine your rewards.

HealthyFood rewards



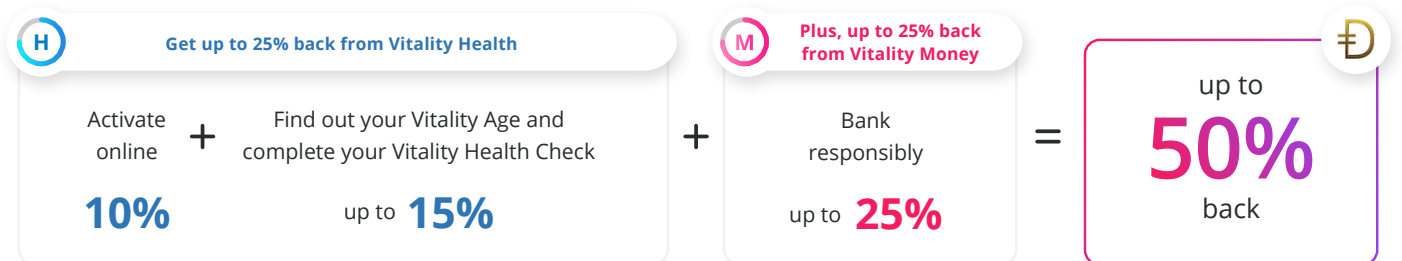
If you **have Vitality Money** (with or without Vitality Health), you're eligible to earn the following rewards from Vitality Money:

M Vitality Money rewards of up to **50%** back

VITALITY MONEY REWARDS	DISCOVERY BANK BLACK SUITE					DISCOVERY BANK BLACK CREDIT CARD ACCOUNT					
	Monthly spend	Vitality Money status					Vitality Money status				
		Blue	Bronze	Silver	Gold	Diamond	Blue	Bronze	Silver	Gold	Diamond
R0 - R2,499	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
R2,500 - R4,999	5%	5%	5%	5.5%	7.5%	5%	5%	5%	5.5%	7.5%	
R5,000 - R7,499	5%	5%	5%	6%	8.5%	5%	5%	5%	6%	8.5%	
R7,500 - R9,999	5%	5%	6%	7.5%	10%	5%	5%	6%	7.5%	10%	
R10,000 - R12,499	5%	6%	7.5%	9%	12.5%	5%	6%	7.5%	9%	12.5%	
R12,500 - R14,999	6%	7.5%	9%	11%	15%	6%	7.5%	9%	11%	15%	
R15,000 - R19,999	7%	8.5%	10.5%	13%	17.5%	7%	8.5%	10.5%	13%	17.5%	
R20,000 - R24,999	8%	10%	12%	15%	20%	8%	10%	12%	15%	20%	
R25,000 - R29,999	8%	13.5%	16.5%	20.5%	27.5%	8%	12.5%	15%	18.5%	25%	
R30,000 - R34,999	8%	17.5%	21%	26%	35%						
R35,000 - R39,999	8%	17.5%	25.5%	31.5%	42.5%						
R40,000 or more	8%	17.5%	30%	37.5%	50%						

Upgrade to a Discovery Bank Black Suite to access HealthyFood rewards of **up to 75%**.

HealthyCare and HealthyBaby rewards

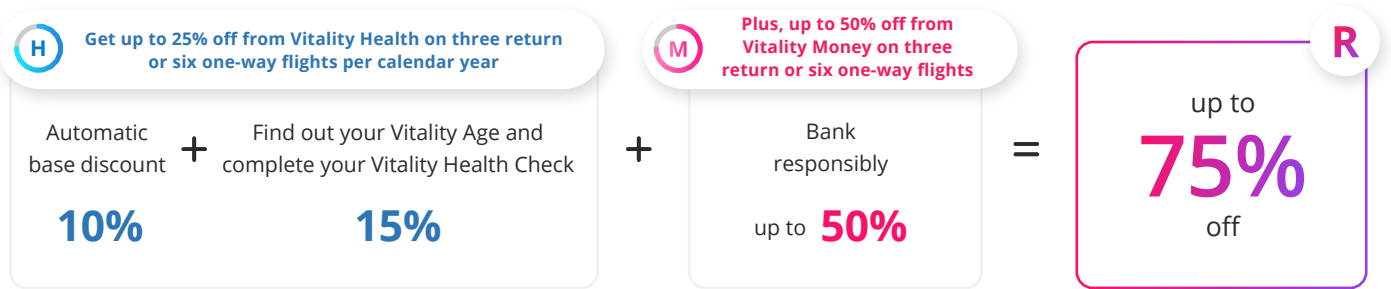


If you **have Vitality Money** (with or without Vitality Health), you're eligible to earn the following rewards from Vitality Money:

M Vitality Money rewards of up to **25%** back

VITALITY MONEY REWARDS	DISCOVERY BANK BLACK SUITE		OR		DISCOVERY BANK BLACK CREDIT CARD ACCOUNT	
	Monthly spend	Vitality Money status				
	Blue	Bronze	Silver	Gold	Diamond	
R0 - R2,499	0%	0%	0%	0%	0%	
R2,500 - R4,999	5%	5%	5%	5.5%	7.5%	
R5,000 - R7,499	5%	5%	5%	6%	8.5%	
R7,500 - R9,999	5%	5%	6%	7.5%	10%	
R10,000 - R12,499	5%	6%	7.5%	9%	12.5%	
R12,500 - R14,999	6%	7.5%	9%	11%	15%	
R15,000 - R19,999	7%	8.5%	10.5%	13%	17.5%	
R20,000 - R24,999	8%	10%	12%	15%	20%	
R25,000 or more	8%	12.5%	15%	18.5%	25%	

Local flights rewards



If you **have Vitality Money** (with or without Vitality Health), you're eligible to earn the following rewards from Vitality Money:

M Vitality Money rewards of up to **50%** off

M

VITALITY MONEY REWARDS	DISCOVERY BANK BLACK SUITE OR DISCOVERY BANK BLACK TRANSACTION ACCOUNT (BUNDLED FEES)					DISCOVERY BANK BLACK CREDIT CARD ACCOUNT					
	Average monthly spend	Vitality Money status					Vitality Money status				
		Blue	Bronze	Silver	Gold	Diamond	Blue	Bronze	Silver	Gold	Diamond
R0 - R2,499	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
R2,500 - R4,999	5%	6%	7.5%	9%	11%	5%	5%	5%	6%	8%	
R5,000 - R7,499	6%	7.5%	9%	11%	14%	5%	5%	5%	6.5%	9%	
R7,500 - R9,999	7%	8.5%	11%	13%	17%	5%	5%	6%	7.5%	10%	
R10,000 - R12,499	7%	10%	13%	15%	20%	5%	6%	7.5%	9%	12.5%	
R12,500 - R14,999	7%	10%	15%	17.5%	25%	6%	7.5%	9%	11%	15%	
R15,000 - R19,999	7%	12.5%	17.5%	20%	27.5%	7%	8.5%	10.5%	13%	17.5%	
R20,000 - R24,999	7%	13%	18%	22.5%	30%	7%	10%	12%	15%	20%	
R25,000 - R29,999	8%	15%	21%	26%	35%	7%	10%	15%	18.5%	25%	
R30,000 - R34,999	8%	15%	24%	30%	40%	8%	11.5%	16.5%	20%	27.5%	
R35,000 - R39,999	8%	15%	27.5%	35%	45%	8%	13%	18%	22.5%	30%	
R40,000 or more	8%	15%	27.5%	35%	50%	8%	15%	20%	25%	35%	

If you have a **Discovery Bank Black Suite, Black Credit Card Account or Black Transaction Account (bundled fees)** without Vitality Health, you'll get a minimum 10% off local flights if your personalised flight discount is less than 10%.

Enjoy an **unlimited 10% off flights** once you've depleted your personalised flight discount allocation for the calendar year.

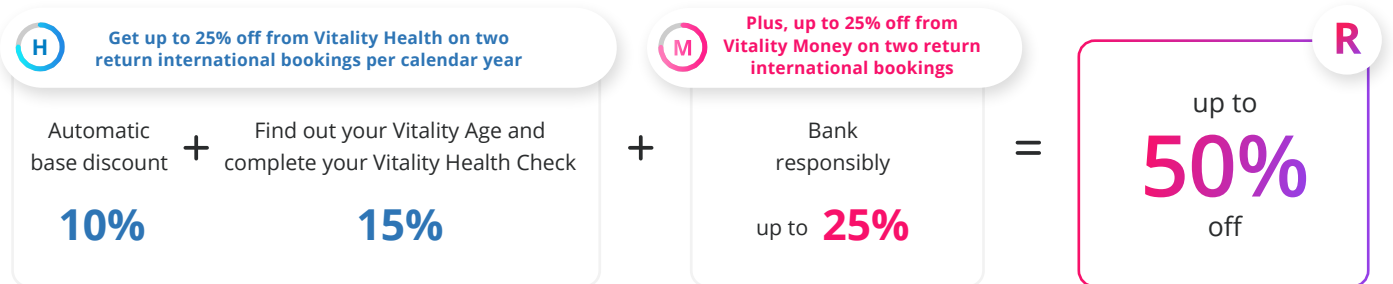
If you have a **Discovery Bank Black Transaction Account (pay-as-you-transact fees)** without Vitality Health, you'll get a flat 10% off local flights.

See [here](#) for details on how we calculate your travel benefits.

Limits, Ts&Cs apply. See [here](#).

Local flight discounts as displayed effective from March 2024.

International flights rewards



If you **have Vitality Money** (with or without Vitality Health), you're eligible to earn the following rewards from Vitality Money:

M Vitality Money rewards of up to **25%** off

VITALITY MONEY REWARDS	DISCOVERY BANK BLACK SUITE OR DISCOVERY BANK BLACK CREDIT CARD ACCOUNT					DISCOVERY BANK BLACK TRANSACTION ACCOUNT (BUNDLED FEES)					
	Average monthly spend	Vitality Money status					Vitality Money status				
		Blue	Bronze	Silver	Gold	Diamond	Blue	Bronze	Silver	Gold	Diamond
R0 – R2,499	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
R2,500 – R4,999	5%	5%	5%	5%	7%	5%	5%	5%	5%	5%	
R5,000 – R7,499	5%	5%	5%	5.5%	7.5%	5%	5%	5%	5%	6%	
R7,500 – R9,999	5%	5%	5%	6%	8%	5%	5%	5%	5%	7%	
R10,000 – R12,499	5%	5%	5%	6.5%	9%	5%	5%	5%	6%	8%	
R12,500 – R14,999	5%	5%	6%	7.5%	10%	5%	5%	6%	7.5%	10%	
R15,000 – R24,999	5%	6%	7.5%	9%	12.5%						
R25,000 – R29,999	5%	7.5%	9%	11%	15%						
R30,000 – R34,999	5%	8.5%	10.5%	13%	17.5%						
R35,000 – R39,999	5%	8.5%	12%	15%	20%						
R40,000 or more	5%	8.5%	15%	18.5%	25%						

Upgrade to a Discovery Bank Black Suite or Credit Card Account to access international flight rewards of **up to 50%**.

If you have a **Discovery Bank Black Suite, Black Credit Card Account or Black Transaction Account (bundled fees)** without Vitality Health, you'll get a minimum 10% off international flights if your personalised flight discount is less than 10%.

Enjoy an **unlimited 10% off flights** once you've depleted your personalised flight discount allocation for the calendar year.

If you have a **Discovery Bank Black Transaction Account (pay-as-you-transact fees)** without Vitality Health, you'll get a flat 10% off international flights.

See [here](#) for details on how we calculate your travel benefits.

Limits, Ts&Cs apply. See [here](#).

International flight discounts as displayed effective from March 2024.

Dream Destinations rewards

M Vitality Money rewards of up to **15% back**

Discovery Bank Black Suite and **Discovery Bank Black Credit Card Account** clients get up to 15% back with an average monthly qualifying spend of R2,500 or more.

M **R**
Bank responsibly
and get up to
15%
back

Accommodation and car hire rewards

H Get 25% off from Vitality Health

Vitality Health members automatically get 25% off on unlimited accommodation and car hire bookings.

OR

M Get up to 25% off from Vitality Money

Vitality Money members automatically get 10% off on unlimited accommodation and car hire bookings. This includes **Discovery Bank Black Transaction Account (pay-as-you-transact fees)** clients.

Discovery Bank Black Suite, Black Credit Card Account and **Black Transaction Account (bundled fees)** clients can boost this to up to 25% off with an average qualifying monthly spend of R2,500 or more.

=

R
up to
25%
off

Fuel and Uber rides rewards

If you **have Vitality Money** (with or without Vitality Health), you're eligible to earn the following rewards from Vitality Money:

Bank responsibly and get up to **15%** back

Vitality Money rewards of up to **15%** back

VITALITY MONEY REWARDS	DISCOVERY BANK BLACK SUITE		OR		DISCOVERY BANK BLACK CREDIT CARD ACCOUNT		
	Monthly spend	Vitality Money status					
		Blue	Bronze	Silver	Gold	Diamond	
R0 - R2,499	0%	0%	0%	0%	0%		
R2,500 - R4,999	3%	3%	3%	3.5%	5%		
R5,000 - R7,499	3%	3%	3.5%	4.5%	6%		
R7,500 - R9,999	3%	3.5%	4%	5%	7%		
R10,000 - R12,499	3%	4%	4.5%	6%	8%		
R12,500 - R14,999	4%	5%	6%	7.5%	10%		
R15,000 - R19,999	4%	5.5%	6.5%	8%	11%		
R20,000 - R24,999	5%	6.5%	7.5%	9%	12.5%		
R25,000 or more	5%	7.5%	9%	11%	15%		

Life Integrator Miles rewards

If you **have Vitality Money** (with or without Vitality Health) and pay for a Bank Integrated Discovery Life plan by debit order from your Discovery Bank account, you're eligible to earn the following rewards from Vitality Money:

Bank responsibly and get up to **5%** back

Vitality Money rewards of up to **5%** back

VITALITY MONEY REWARDS	DISCOVERY BANK BLACK SUITE		DISCOVERY BANK BLACK CREDIT CARD ACCOUNT			
	Monthly spend	Vitality Money status				
		Blue	Bronze	Silver	Gold	Diamond
R0 – R7,499	0%	0%	0%	0%	0%	
R7,500 – R9,999	0.75%	0.9%	1.05%	1.2%	1.5%	
R10,000 – R12,499	1%	1.2%	1.4%	1.6%	2%	
R12,500 – R14,999	1.25%	1.5%	1.75%	2%	2.5%	
R15,000 – R19,999	1.4%	1.65%	1.95%	2.2%	2.75%	
R20,000 – R24,999	1.5%	1.8%	2.1%	2.4%	3%	
R25,000 – R29,999	1.75%	2.1%	2.45%	2.8%	3.5%	
R30,000 – R34,999	1.9%	2.25%	2.65%	3%	3.75%	
R35,000 – R39,999	2%	2.4%	2.8%	3.2%	4%	
R40,000 – R44,999	2.15%	2.55%	3%	3.4%	4.25%	
R45,000 – R49,999	2.25%	2.7%	3.15%	3.6%	4.5%	
R50,000 or more	2.5%	3%	3.5%	4%	5%	

Note: Discovery Miles will be paid to the Discovery Bank client whose account the Bank Integrated Discovery Life plan monthly debit order is processed from. They don't need to be the policyholder, life assured or beneficiary of the associated Bank Integrated Discovery Life plan.

No Discovery Miles will be awarded on debit orders processed for Discovery Life plans that are not Bank Integrated.

Limits, Ts&Cs apply. See



That's shared-value banking.

discovery.co.za

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Images in this document are for illustrative purposes only. Rewards and qualifying spend are as at 1 March 2024. Always see the Discovery Bank app or discovery.co.za for the latest information and terms and conditions.

