

Discovery Bank and EasyEquities **competition**

These terms and conditions apply to the competition run by Discovery Bank and EasyEquities to give one Discovery Bank client R10,000 into their EasyEquities ZAR account and ₪10,000 Discovery Miles. Discovery Bank clients can earn an entry if they fund their EasyEquities account through the Discovery Bank app. Clients can earn an additional 5 bonus entries if they purchase any shares through the Discovery Bank app before the 30th of November 2022.

The competition **and who qualifies**

1. The promoter is Discovery Bank Ltd and EasyEquities also referred to as 'promoter', 'us', 'we', and 'our'.
2. The 'participant' is the qualifying client who has chosen to take part in the competition.
3. All information relating to this competition and any information we publish on any promotional material forms part of the terms and conditions.
4. The ₪ icon represented in this document and across Discovery Bank marketing is our currency symbol for our Discovery Miles rewards currency.
5. The competition ends at midnight on 30 November 2022.

Qualifying for this **competition**

6. This competition is open to all Discovery Bank clients in South Africa, who are 18 years or older and:
 - a. Are primary account holders of a Discovery Bank Transaction Account, Discovery Bank Credit Card Account, Discovery Bank Suite, Discovery Account or Discovery Bank savings account.
 - b. Clients with the previous Discovery Card product, which is now managed by Discovery Bank, need to switch to a new Discovery Bank credit card product to make use of this functionality.
 - c. Secondary cardholders are not eligible for this competition.
 - d. Qualifying clients must have an EasyEquities account that has been verified in accordance with EasyEquities FICA process and policies, and linked it to their Discovery Bank account.
7. This promotion is not open to directors, partners, employees, agents, or consultants of the promoter or any other similarly associated individual to Discovery Ltd, Discovery Bank, Ltd, EasyEquities, its partners or any related third parties.

How the **competition works**

8. Discovery Bank clients that transfer funds into their EasyEquities ZAR account through the Discovery Bank app by 30 November 2022 qualify for one entry into the competition,
9. Clients can earn five bonus entries if they buy a share using their EasyEquities account through the Discovery Bank app by 30 November 2022.
10. From the qualifying entries, one randomly selected client will win the prize.
11. The winner will be announced by 10 December 2022, notified via email.

Prize

12. The prize is R10,000 (Ten Thousand Rand) that will be deposited into the winner's EasyEquities ZAR, and ₪10,000 (Ten Thousand Discovery Miles) that will be allocated into the winner's Discovery Miles Account.
13. ₪10 is equivalent to R1.
14. The winners will have to give us any details we need for the allocation of a prize by 7 December 2022.
15. Failure of the winner to provide these details by 9 December 2022 will result in a redraw.

16. The prize money will be deposited into the winner's EasyEquities ZAR account by 14 December 2022. The winner's EasyEquities ZAR account must be active as at date of allocation or they will not qualify for allocation.
17. We will deposit the Discovery Miles into the winners' Discovery Miles Account by 14 December 2022. The winner's Discovery Miles account must be active as at date of allocation or they will not qualify for allocation.
18. In respect of the prizes and vouchers, the winners may not withdraw their prize and/or voucher from their EasyEquities ZAR account and/or transfer the prize and/or voucher into another EasyEquities account for the purpose of withdrawing the funds for a period of 36 months from the date of deposit. However, a winner may withdraw any profits made from the prize and/or voucher out of their EasyEquities ZAR account, transfer the profits to another EasyEquities account for the purpose of withdrawing it and/or use such profits to trade on the EasyEquities platform in accordance with the applicable EasyEquities terms and conditions.
19. By accepting the prize, winners voluntarily assume all risks and dangers related to it.
20. The prize is non-transferrable.

Additional terms and conditions

21. [Discovery Bank account terms and conditions](#) apply.
22. The promoters reserve 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.
23. The Discovery Bank client's account must be in good standing to participate in the competition. Good standing means that none of your Discovery Bank accounts and credit facilities are in arrears or default, or subject to any legal process. Legal process excludes debt review as defined in the National Credit Act 34 of 2005.
24. If required by legislation or for other legal reasons, the promoters reserve the right to cancel this promotion at once and without notice. 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 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.
25. 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.
26. Any violation or attempt to violate any of these rules will result in immediate disqualification.
27. 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.
28. Participants in this promotion understand and agree that to participate in the promotion, the promoters must collect and use personal information about participants. This promotion falls under the terms of the [Discovery Bank privacy statement](#) and [Discovery Vitality privacy statement](#).
29. In instances where we establish that the participant commits fraud or miscommunicates any information, we reserve the right to cancel the Discovery Miles reward with immediate effect, and any referral reward, subject to the particular fraudulent conduct or miscommunication, will not be payable.
30. For more information on how to earn and spend Discovery Miles, read the [Discovery Miles terms and conditions](#).
31. You agree and accept that all your trading on the EasyEquities platform will be governed by the EasyEquities [terms and conditions](#), which will be entered into by yourself and EasyEquities.
32. You agree and accept that:
 - a. All activities and transactions that you undertake through the Discovery Bank app will be subject to the Discovery Bank [online services terms of use](#) and [account terms and conditions](#); and

- b. The role of Discovery Bank is not that of an intermediary as defined in the FAIS Act, but rather one of a conduit that seeks to facilitate the instruction process by assisting with the transmission of your trading instruction to EasyEquities.
33. By processing a trading instruction through the Discovery Bank app, you agree, understand, and accept that your trading instruction will be placed by EasyEquities and that such placement of your trading instruction will be subject to the EasyEquities terms and conditions, which Discovery Bank is not party to. You therefore cannot hold Discovery Bank legally responsible for:
- a. Any losses that you may suffer because of any failed or unsuccessful transmission of instructions to EasyEquities
 - b. Any losses that you may suffer because of any trade transactions which have failed, or which have been unsuccessfully placed by EasyEquities; and
 - c. The accuracy of the data we display on the Discovery Bank app, which is supplied by EasyEquities.
34. In the event of any conflict between the provisions of these terms and conditions and the EasyEquities terms and conditions, you agree and accept that:
- a. The EasyEquities terms and conditions will prevail, in so far as it relates to the EasyEquities account and all related trading activities; and
 - b. The Discovery Bank online services terms of use and account terms and conditions will prevail, in so far as it relates to any activities through the Discovery Bank app, including any activities facilitated by Discovery Bank in this process.
35. Notwithstanding anything to the contrary, under no circumstances shall EasyEquities and a winner be liable to one another hereunder for any direct, indirect, incidental, special or consequential damages arising out of or in connection with the Win with Discovery Bank & EasyEquities Competition. You agree and acknowledge that all investment decisions are your own and made at your own risk and neither EasyEquities will be liable for any direct, indirect, incidental, special or consequential losses or damages arising out of or in connection with your investment decisions.
36. The above indemnity will not extend to any loss, expense or damage which arises as a result of the misconduct or negligence of EasyEquities or any director, employee or officer of EasyEquities.
37. You acknowledge and agree that the copyrights, trademarks, service marks and all other intellectual property or other rights to any information distributed to or received by you whether sent by us or on our behalf, by any means (including but not limited to by internet electronic communication or mobile phone), together with any advertising media, website or other material connected to EasyEquities and the Win with Discovery Bank & EasyEquities Competition, will remain our sole and exclusive property. You will not permit or facilitate, and will take steps to prevent any sale, re-distribution, dissemination, re-publication or re-display of the information referred to in this clause, however received, to any third party.
38. The promoters will not be responsible for any losses suffered because of investments made through the EasyEquities platform in respect of the prizes and/or vouchers.
39. The promoters are not responsible for inaccurate prize and/or voucher details supplied to any person by any third party who is not a representative or authorised by The Promoters and connected with the competition