

Enhanced fuel rewards

Up to 65%

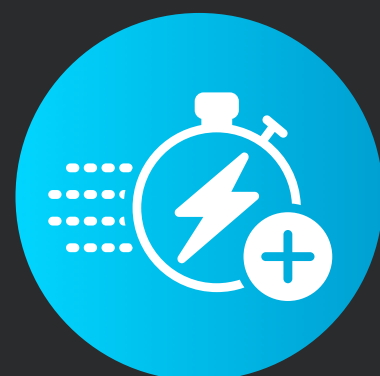
back on fuel

We're redefining the way you're rewarded for safe driving by bringing together Discovery Insure, Discovery Bank and Discovery Miles to deliver a simpler, more immediate and more valuable rewards experience.



Up to 65% back

Enhanced rewards that put more back in your pocket.



Paid immediately

Rewards are paid directly to clients after purchase.



Seamless process

Drive safely. Tap your card. Earn rewards. It's that simple.

Drive safely

Maintain and improve your Vitality Drive status.

Earn up to 65% back

Fuel rewards paid into your Discovery Miles account or within 24 hours to your Insure Funder Account.

Tap your Discovery Bank card

Pay with your virtual Discovery Bank card when purchasing fuel at bp or Shell or spending at the Gautrain.

1

To earn fuel rewards, the primary driver on the policy must be a primary Discovery Bank account holder.

2

If you do not have a Discovery Bank account after 31 December 2026, then you will not qualify for any fuel rewards.

3

To unlock the highest fuel rewards, you will need to pay for fuel using a virtual Discovery Bank card

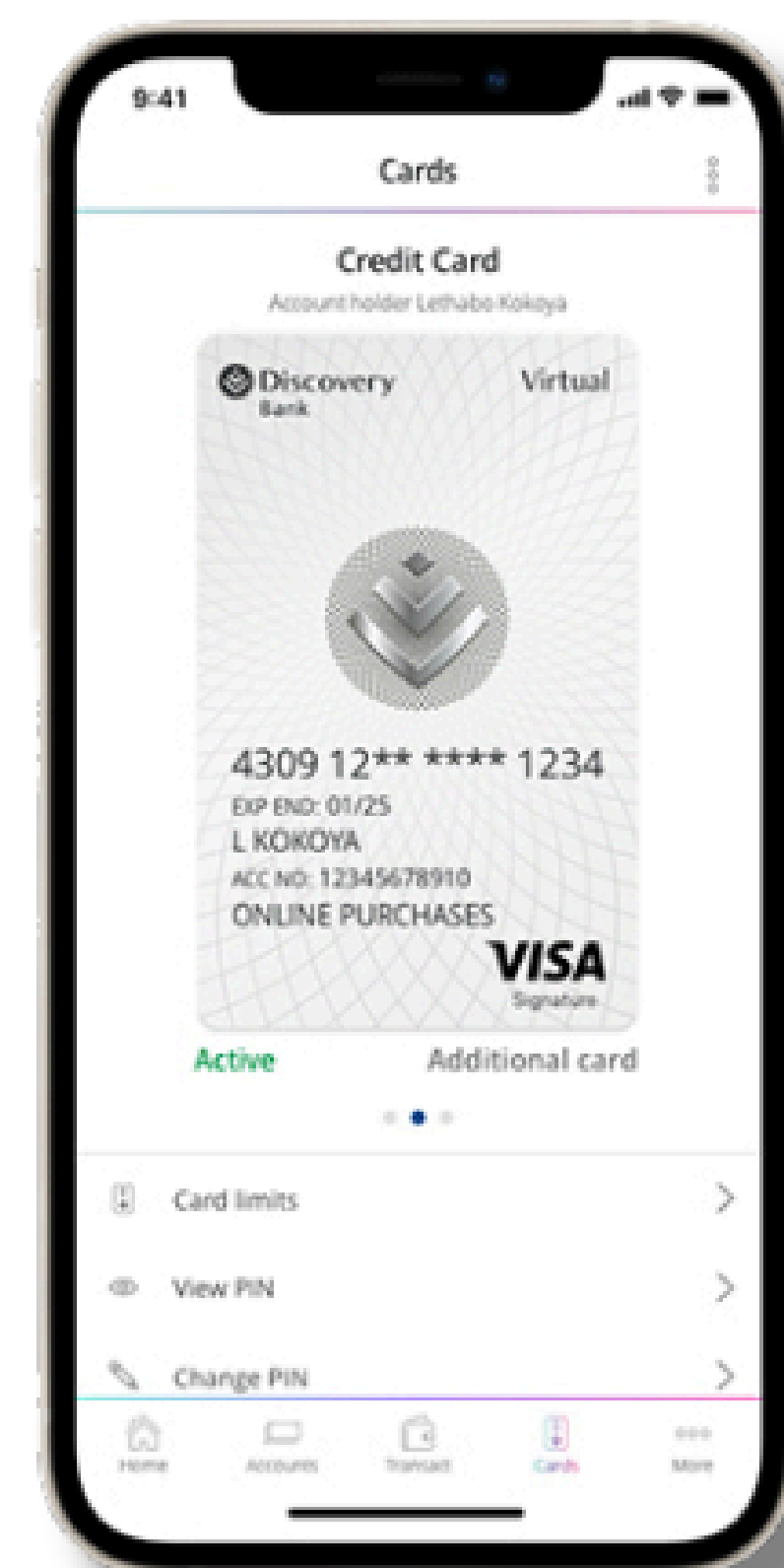
How Vitality Drive works

Discovery Bank powers the single-card Vitality Drive experience and enables your rewards to be paid instantly in Discovery Miles. If a policy has more than one primary driver, each primary driver must have their own qualifying Discovery Bank account. If you do not yet have a qualifying Discovery Bank account, your fuel reward may be zero until you join and meet the qualifying requirements.

OPEN A DISCOVERY BANK ACCOUNT

Getting started with Discovery Bank is quick and easy. Simply download the Discovery Bank app and select Join the Bank.

You'll then be guided through a few simple steps to confirm your details, verify your cellphone number, and set up your unique Facial ID and security features. Once your account has been activated, you can add a virtual card in the app and start transacting immediately.



SETUP A VIRTUAL CARD

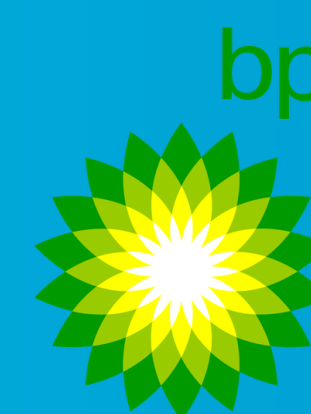
Add a virtual card in the Discovery Bank app.

Use your virtual card when paying at bp, Shell and Gautrain to ensure your spend is recognised. The Vitality Drive fuel card is no longer required after 1 November 2026.

TAP AT PARTNERS

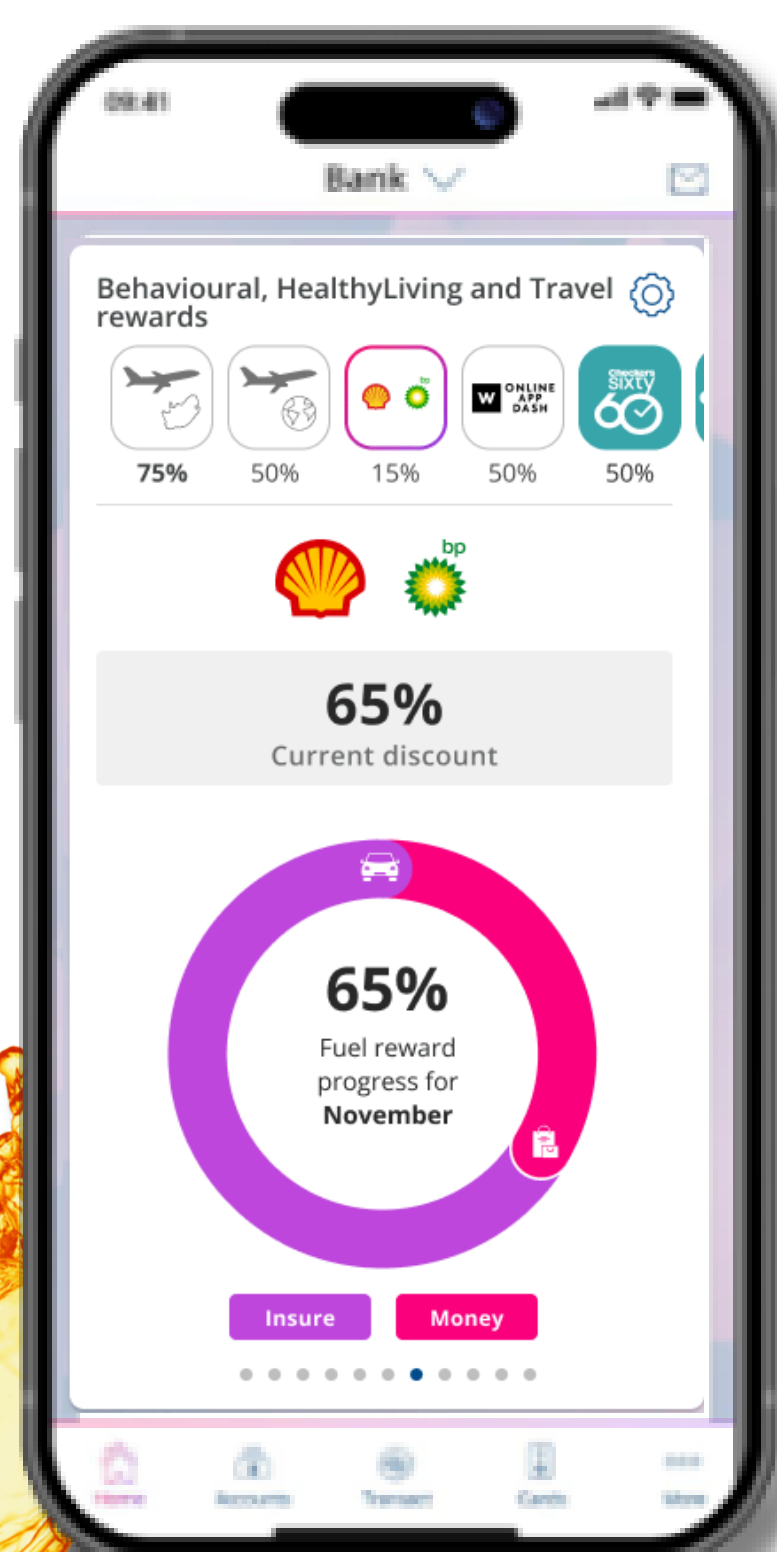
Visit bp or Shell and Gautrain and pay using your Discovery Bank virtual card.

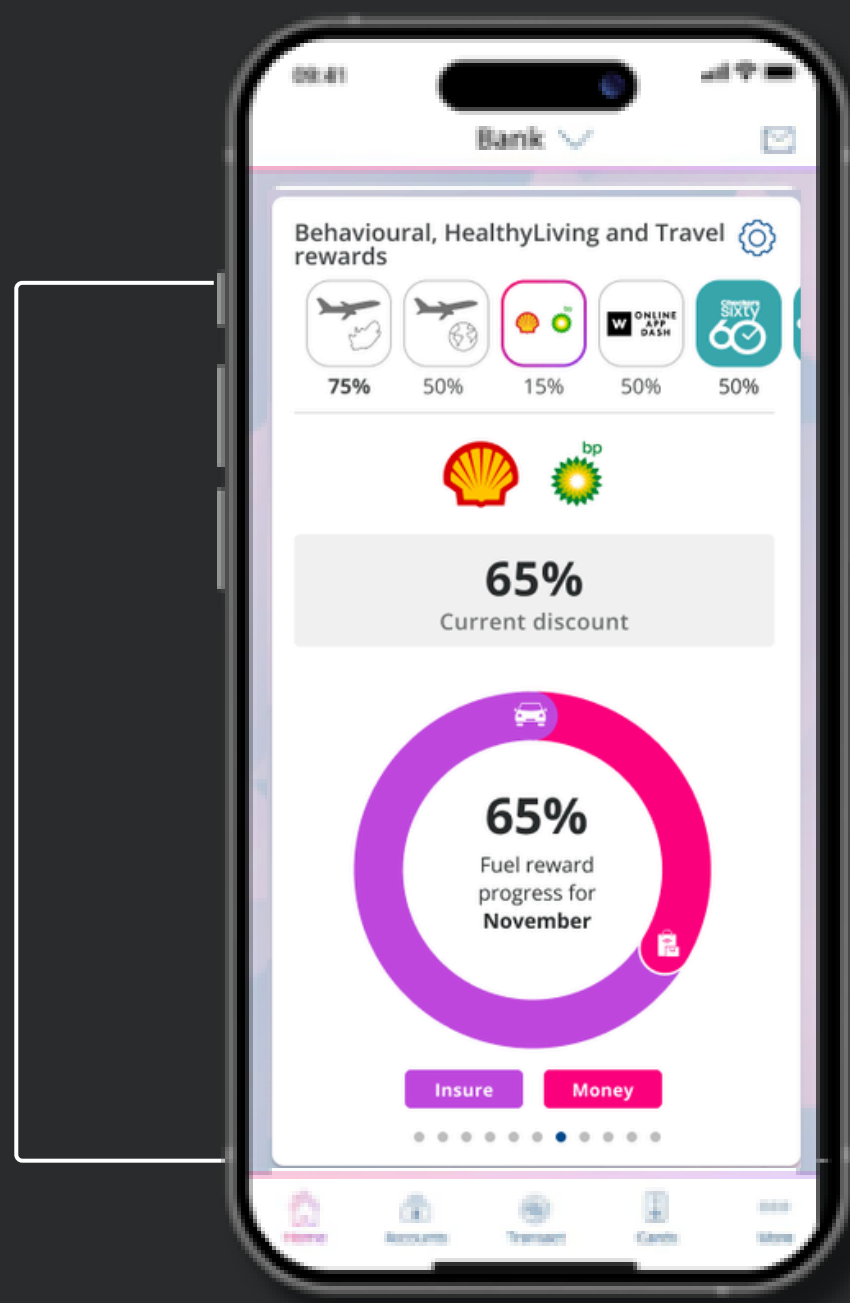
Your fuel and Gautrain spend must be on your qualifying Discovery Bank card to earn fuel rewards.



REWARDS

After a qualifying fuel purchase, your fuel rewards are paid instantly into your Discovery Bank account in Discovery Miles or within 24 hours into your Insure Funder Account. You can earn up to 50% back through Vitality Drive and up to 15% through Vitality Money - up to 65% back in total.

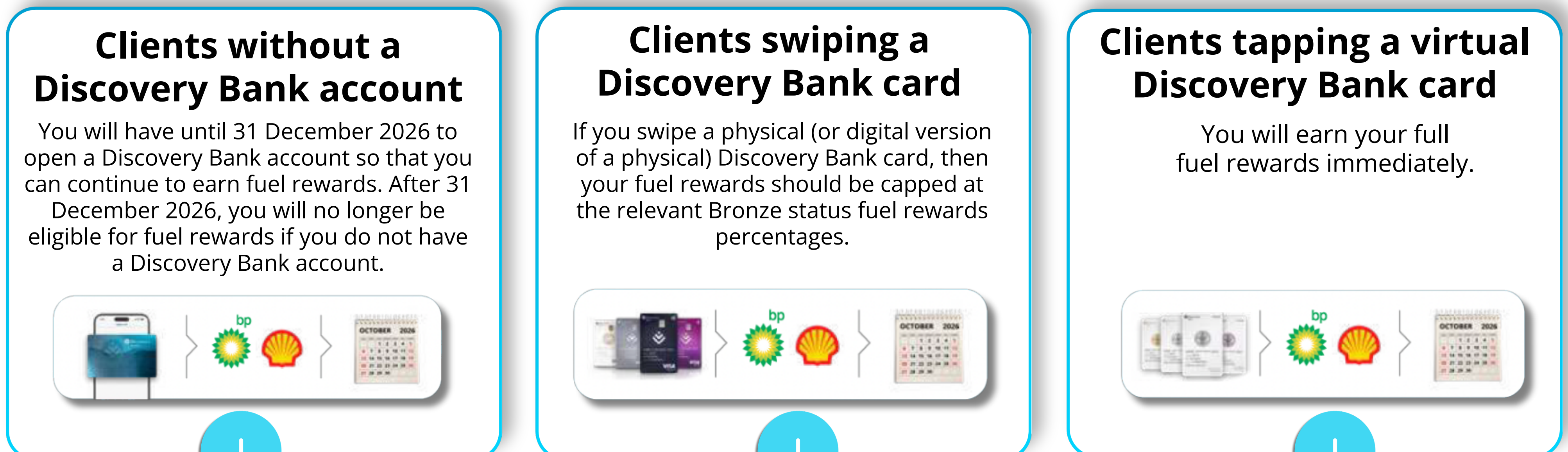
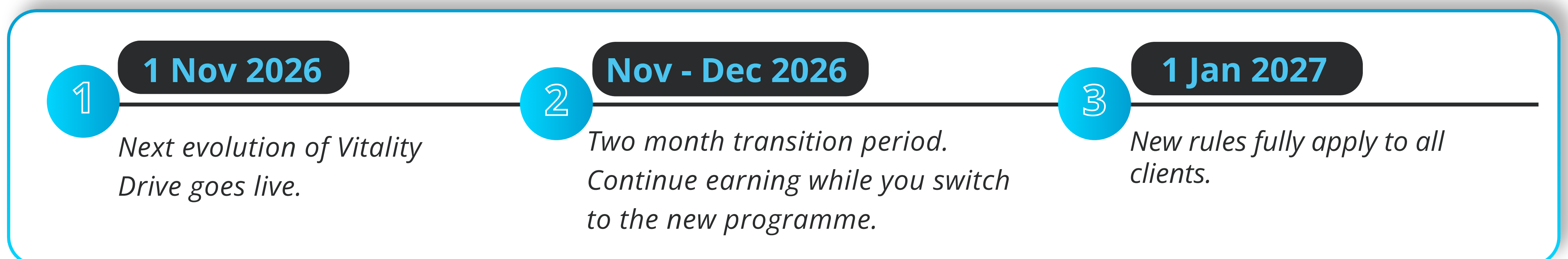




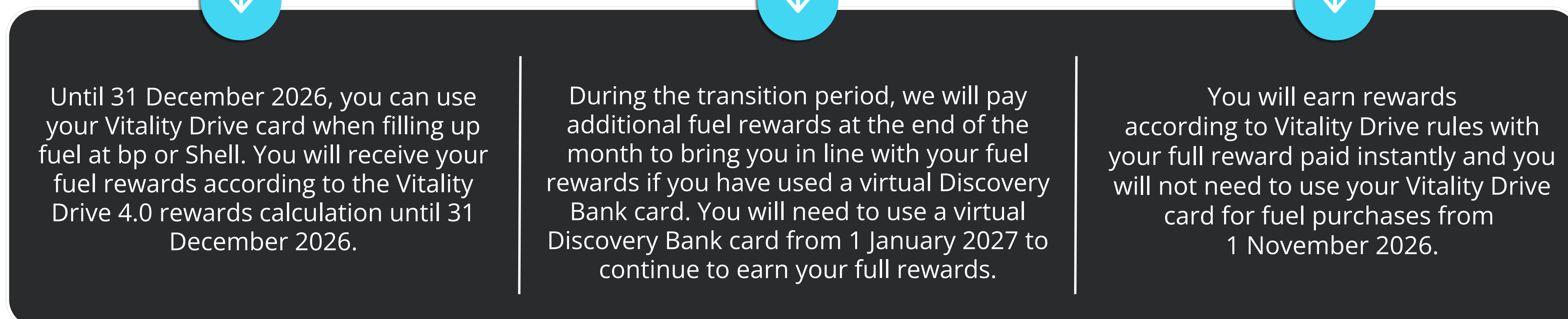
Vitality Drive Transition period



To make the move as seamless as possible, we're giving you time to get familiar with the new fuel rewards experience, understand how you can maximise your rewards, and explore the added benefits of Discovery Bank. Throughout the transition period, you will continue to earn rewards under the enhanced Vitality Drive rewards structure and can still use your Vitality Drive card until the transition period concludes.



During transition



Why the transition period:

-  To understand the new rules
-  Activate and use a virtual card
-  Open a Discovery Bank account
-  Keep earning while changing over

New clients joining Discovery Insure and Vitality Drive

New clients joining from 1 November 2026 onward will be subject to the Vitality Drive rules with no transition period. This is to allow them to experience the new Vitality Drive journey without having short-term fixes applied to them. No transition period applies