

Terms and conditions

Discovery Bank savings hacks campaign (social media competition)

1 to 24 July 2026

These terms and conditions apply to the **Discovery Bank savings hacks campaign social media competition**, running from **1 July – 24 July**. A prize will be awarded to two (2) individual winners. The competition is open to anyone who meets the eligibility criteria below. By taking part in this promotion, you agree to and accept these terms and conditions.

From **1 July 2026** until 23:59 (South African Standard Time) on **24 July 2026**, qualifying participants earn one entry for each comment on @Discovery_SA's X or Facebook posts that includes a correct answer to the question and add the hashtag **#DiscoveryBestBank** or **💖 DiscoveryBestBank**.

The campaign social media posts will share the steps to enter and be posted by [@Discovery_SA](#) on X and [@DiscoverySouthAfrica](#) on Facebook. By taking part in this promotion, you agree to and accept these terms and conditions.

The competition and **who qualifies**

- 1| The promoter is Discovery Bank Ltd, also referred to as 'promoter', 'us', 'we', and 'our'.
- 2| The 'participant' is the qualifying social media user who has chosen to take part in the competition.
- 3| All information about this competition and any information we publish on any promotional material forms part of the terms and conditions.
- 4| The competition starts on 1 July 2026 and ends at 23:59 (South African Standard Time) on 24 July 2026.

Qualifying for this competition

- 5| This competition is open to all active social media users who are 18 years or older.
- 6| The promoter's directors, partners, employees, agents, or consultants, as well as any other similarly associated individual with Discovery Ltd, Discovery Bank Ltd, its partners, or any related third parties, are not eligible for this promotion.
- 7| By entering this competition, social media users agree to have their posts shared on the @Discovery_SA X account. If a participant's post is commented on or shared by a Discovery social media account, it does not necessarily mean this participant is a competition winner.

How the **competition** works



- 8| The competition period is from 1 July 2026 to 23:59 (South African Standard Time) on 24 July 2026.
- 9| To have a valid competition entry, the participant must comment on @Discovery_SA's X or Facebook post in line with the qualifying requirements to earn a spot in the draw.
 - 9.1. The comment must include:
 - 9.1.1. An answer to the question in the post.
 - 9.1.2. The hashtags #DiscoveryBestBank or  DiscoveryBestBank
 - 9.2. Participants should comment on @Discovery_SA's X or Facebook post from 1 July 2026 to 23:59 (South African Standard Time) on 24 July 2026.
- 10| There is no limit to the number of competition entries over the campaign period.
- 11| From the qualifying entries, we will select one participant as a winner through a lucky draw.
- 12| Each participant is entitled to only win one prize in the one competition post.
- 13| For Discovery Bank to see participants' content, tweets need to be visible to a public audience.
- 14| The winners will be chosen by **31 July 2026** and contacted between **3 August and 7 August 2026** through direct messages on X and Facebook.

Prizes

- 15| Two winners will win a R1,000 Takealot voucher, awarded as a Takealot voucher code in an encrypted file sent by email which expires in December 2028.
- 16| These files are encrypted to ensure that only winning accountholders can access their prize.
- 17| Once the voucher code has been issued and shared with the winner, Discovery Bank will not be liable for any loss, theft, unauthorised use, or misuse of the code. It is the winner's responsibility to safeguard the code and ensure it is used in accordance with the terms of the promotion. Discovery Bank will not reissue or replace lost or misused codes under any circumstances.
- 18| Two winners will win a R1,000 Takealot voucher which expires in December 2028.
- 19| The winner will have to give us some of their personal information so we can provide them with their prize. For example, their ID number and contact details.
- 20| If a winner does not respond to a direct message on X or Facebook within 24 hours, they forfeit the prize, and we will select a new winner.
- 21| By accepting the prize, a winner voluntarily assumes any risks related to it.
- 22| The winner may transfer this prize to another person of their choice. Discovery Bank will not be held responsible if the winner chooses to transfer the prize.
- 23| The prize may not be exchanged for cash.

Additional terms and conditions

- 24| [Discovery Bank terms and conditions](#) apply.
- 25| 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.
- 26| The promoters reserve 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 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 it is held to be or becomes unlawful.

- 27|** 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.
- 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 promoters are not responsible for any tax consequences.
- 30|** 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 privacy policy](#).
- 31|** We reserve the right to cancel the prize immediately if we discover that the participant has committed fraud or miscommunicated any information.

