

Vitality Travel Discovery Bank user-generated content competition

TERMS AND CONDITIONS

These terms and conditions apply to the Discovery Bank user-generated content for Vitality Travel competition, taking place from 7 February 2025 until 7 March 2025. One lucky winner stands a chance to win 100,000 Discovery Miles. This competition is running on X, Facebook and Instagram.

The competition is open to anyone who meets the eligibility criteria below. By taking part in this competition, you agree to and accept these terms and conditions.

The competition and **who qualifies**

1. The promoters are Discovery Bank Ltd ('Discovery Bank') and Discovery Vitality (Pty) Ltd ('Discovery Vitality'), also referred to as 'promoters', 'us', 'we', and 'our'.
2. The 'participant' is the qualifying social media user who has chosen to take part in the competition.
3. This competition is open to all Discovery Bank clients and Vitality Health members who:
 - 3.1. have a Discovery Account in South Africa, who are 18 years or older; or
 - 3.2. are Discovery Bank Primary accountholders or secondary cardholders on any one of the below products:
 - I. A Discovery Bank Transaction Account with pay-as-you-transact fees.
 - II. A Discovery Bank Transaction Account with bundled fees.
 - III. A Discovery Bank Credit Card Account.
 - IV. A Discovery Bank Suite.
 - V. A Discovery Account.

4. Have an active Vitality Money status.
5. The promoters' directors, partners, employees, agents, or consultants, as well as any other similarly associated individual with Discovery Ltd, Discovery Bank Ltd, Discovery Vitality Ltd, its partners, or any related third parties, are not eligible for this promotion.
6. The competition entry period will start at **00:01 on 7 February 2025 and will close at 23:59 (South African Standard Time) on 7 March 2025.**
7. By entering this competition, social media users agree to have their posts shared on the Discovery South Africa social media channels. If a participant's post is commented on or shared by a Discovery or Vitality social media account, it does not necessarily mean this participant is a competition winner.
8. By entering this competition, social media users agree to give permission for their images and videos to be used by Discovery Bank and/or Discovery Vitality and within their marketing materials without compensation unless otherwise specifically requested.
9. Participation in the "next ad" is at Discovery Bank's discretion and relates only to future advertisements generated from this campaign only.
10. For Discovery Bank to see participants' content, the posts need to be visible to a public audience.
11. There is no limit to the number of competition entries over the competition period.
12. All information relating to this competition and any information we publish on any promotional material forms part of the terms and conditions.

How **the competition** works

13. One qualifying participant will stand the chance to win.
14. The competition entry mechanism is as follows:
 - 12.1. Participants must take a picture/selfie/video relating to Vitality Travel and/ or its benefits, upload it to Facebook, X or Instagram with a caption of their choice.

- 12.2. To have a valid competition entry, the participant's chosen social media account should be set to public, relevant tags and hashtag must be used.
15. Participants must tag Discovery on the relevant social media channel
 - 13.1. Instagram: @discovery_sa
 - 13.2. Facebook: @DiscoverySouthAfrica
 - 13.3. X: @Discovery_SA
16. The following hashtags must be included in the post be eligible to win:
 - 16.1. **#DiscoveryBestBank**
 - 16.2. **#MilesAwayWithDB**
17. Qualifying participants earn one entry for each qualifying post on X, Facebook or Instagram. Instagram stories will not be eligible as entries.
18. There is no limit to the number of competition entries over the competition period.
19. Entries received after closure date of the competition will be invalid, regardless of the reason for the late entry.
20. From the qualifying entries, we will select one participant as winners through a lucky draw.
21. The winners will be contacted within 10 business days after the draw. If a winner does not respond to a direct message on X, Facebook or Instagram within 72 hours for any reason including suspension of the social media account by the social media platform provider, they forfeit the prize, and we will select a new winner.
22. By entering this competition, social media users agree to have their posts shared on the @Discovery_SA X or Instagram, or @DiscoverySouthAfrica Facebook account. If a participant's post is commented on or shared by a Discovery or Discovery Bank social media account, it does not necessarily mean this participant is a competition winner.
23. The winner must give us some of their personal information so we can provide them with their prize. For example, their ID number, contact details, delivery address. By entering this competition, you therefore agree and hereby consent to the processing of your personal information by the promoters for this purpose.

24. Employees of Discovery Bank and Discovery Group are not eligible to participate in this campaign; this includes individuals who are directors, partners, employees, agents of, or consultants to the Promoters or any of the Discovery Group of companies or any other similarly connected individual.

The **Prize**

25. The prize includes 100,000 Discovery Miles

25.1. If a winner is a Discovery Bank Transaction Account, Discovery Bank Credit Card Account, Discovery Bank Suite, or Discovery Account client with their account in good standing (as defined [here](#)), they will receive the value of Discovery Miles specified as the prize deposited into their Discovery Miles account.

25.2. Qualifying participants will be allocated their Discovery Miles into their Discovery Miles Account through Discovery Bank and Vitality Money. The Discovery Miles will be allocated within two weeks after the winner has supplied the necessary information for the Discovery Miles to be allocated.

26. The prize is for the personal use of the winner only, is non-transferable.

27. We do not make any representations or give any guarantees that:

27.1. Your entry or participation in the competition will result in you winning a prize.

27.2. A prize, or any aspect thereof, will meet your requirements, preferences or expectations; or

27.3. A prize, or any aspect thereof, will be satisfactory, punctual, free from defects, safe, reliable or fit for any particular purpose.

28. You agree that your participation in the Competition, and your acceptance and/or use of a prize, or any aspect thereof, is voluntary and at your own risk.

29. We will not be responsible for any claim, loss, damage, damages, injury or death, arising directly or indirectly ("Losses") that may be incurred or suffered by you or any other person as a result of your participation in the Competition and/or your acceptance of a prize.

Additional terms and conditions

30. The promoters reserve the right to cancel or change the promotion rules subject to notice. 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.
31. 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 promoter's agents to the extent permitted by law.
32. The promoters are not legally responsible for any misrepresentation caused due to an unintentional copy error, typing error or omission that may occur in any promotional material.
33. Any violation or attempt to violate any of these rules will result in immediate disqualification.
34. 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.
35. Participants in this promotion understand and agree that to participate in the promotion, the promoters must collect and use participants' personal information including transaction data. This promotion falls under the terms of our [privacy policy](#) and is done in accordance with the provisions of the Protection of Personal Information Act 4 of 2013. You may write to us at privacy@discovery.co.za should you have any questions or concerns regarding how we will use your personal information.
36. The Discovery Bank Transaction Account, Discovery Bank Card Account and Discovery Bank Suite terms and conditions apply. Please read the [Discovery Bank terms and conditions](#), and [Vitality main rules for Discovery Bank clients with Vitality Money](#) for more information.
37. For more information on Vitality Travel rewards, visit the [Vitality Product Rules page](#).

38. If, for any reason, there is a conflict between rules in these terms and conditions and the information published on any promotional material, these terms and conditions will apply at all times.
39. Additional partner terms and conditions apply.
40. If you have any further questions about our products, please contact your financial adviser. To speak to one of our **Discovery Bankers**, please call **0800 07 96 97**.