

Discovery Bank x Visa

VISA International Spend Campaign

These terms and conditions are for the VISA International Spend campaign taking place from 1 June 2026 until 23:59 on 29 August 2026, where clients can earn cashback rewards for spending with their Discovery Bank VISA card during the campaign period.

The campaign **and who qualifies**

- 1| The promoters are Discovery Bank Ltd and VISA, also referred to as 'promoters', 'us', 'we', and 'our'.
- 2| The VISA campaign is presented by VISA International Service Association with registration number 802339 and/or its agency/s.
- 3| The 'participant' is the qualifying client who has been pre-selected by VISA to voluntarily take part in this campaign.
- 4| All information relating to this campaign and any information we publish on any promotional material forms part of the terms and conditions.

Participating in the campaign

- 5| Clients that qualify for entry into the campaign have been selected using VISA's propensity model that analyses clients' historical behaviour related to international spend.
- 6| To stand to win the cashback reward, each client must make qualifying purchases (qualifying international spend) using their Discovery Bank VISA card defined in the direct communication (E-mail, SMS, WhatsApp and/or an APN (App Push Notification)).
- 7| Qualifying international spend includes both card present transactions (transactions conducted using cards or contactless payment devices, where the cardholder is physically present at the point of purchase) and card not present transactions (transactions conducted using cards where the cardholder does not physically present the card at the point of purchase device but makes use of international online platforms for travel related spend), with payments made in the campaign territory (outside the borders of South Africa) during the specified campaign period.
- 8| The spend thresholds are as outlined below:

8.1. For clients who have not had any international travel related spend in the past 12 months but show a propensity to travel or spend on international websites:

	Spend threshold (required spend)	Cashback reward
High Spend	R5,000	R300
Medium Spend	R1,000	R100
Low Spend	R500	R50

8.2. For clients who have had international travel related spend in the past 12 months and show a propensity to travel or spend on international websites:

	Spend threshold (required spend)	Cashback reward
High Spend	R8,000	R500
Medium Spend	R2,000	R200
Low Spend	R600	R60

Qualifying for this campaign

9| This campaign is open to a predefined eligible cohort of Discovery Bank clients selected by VISA.

9.1. Each participant in the campaign is assigned a personalised international spend threshold allocated to one specific account (e.g. Debit Card, Credit Card) and card type (e.g. Physical, Virtual, or Additional Physical or Additional Virtual Card).

10| In addition, the clients chosen to participate in the campaign will need to meet this criteria:

- 10.1. You are a natural person over the age of 18
- 10.2. You are in possession of a valid South African ID Card or valid passport for identification purposes
- 10.3. You are a client of Discovery Bank meeting the above-mentioned criteria
- 10.4. Selected clients eligible for the campaign, will receive an E-mail, SMS, WhatsApp and/or an APN (App Push Notification) message on the Banking App informing the customer of a VISA International Spend Campaign and that the customer has been selected by VISA to participate in the VISA Campaign.

The prize

11| The cashback reward paid to participants will be according to each client's assigned spend threshold, the maximum reward per customer is R500 (Five Hundred Rand Only).

12| Cashbacks are awarded on a first-come, first-served basis until the campaign limit is reached.

13| The cashback incentive made available for the campaign is limited.

14| During the Campaign period each customer can only receive one entry regardless of the amount spent or the number of transactions made over the allocated threshold.

15| VISA will use the VISA Easy Cashback Solution (VECS) Platform to track, qualify and calculate the cashback reward earned by qualifying cardholders.

- 16| VISA will utilize a first-come, first-served approach to select the winners using the VECS Platform, which is an automated system that will select and award qualifying cardholders on a weekly basis.
- 17| The awarded cashbacks will be allocated to participants within the campaign period, or by 10 September 2026 at the latest.
- 18| The cashback will be paid directly into the specified Discovery Bank account associated with the qualifying Discovery Bank VISA card.
- 19| Clients that qualify for the cashback reward will be notified by Discovery Bank via Email, SMS, WhatsApp and/or an APN (App Push Notification) of their win within the campaign period.
- 20| Clients that have been awarded the cashback will see a credit message on their statement that will contain the following phrase “Visa Campaign Cashback”.

Effective **dates**

- 21| This campaign will take place from 1 June until 23:59 on 29 August 2026.
- 22| The Promoters reserve the right to end or extend the campaign by amending these campaign rules. Notice of this amendment will be posted in these rules.

Additional terms and conditions

- 23| The Promoters reserve the right to cancel or change the campaign rules. 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.
- 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 due to an unintentional copy error, typing error or omission that may occur in any promotional material. Participants agree that they will have no recourse against the Promoters its agents to the extent permitted by law.
- 26| Any violation or attempt to violate any of these rules will result in immediate disqualification.
- 27| By participating in this campaign, you agree to the terms and conditions set out this document.
- 28| You agree to indemnify the Promoter(s) fully for any loss or damage the Promoter(s) may suffer because you breached the Campaign rules. This means you agree to reimburse the Promoter(s) for the following: any loss or damage they suffer, any expenses and costs they paid or are responsible for legal costs mean costs on an attorney and own client scale.
- 29| You also agree to indemnify the Promoter(s) for any loss or damage you suffered because you took part in this Campaign. This means that you cannot hold the Promoter(s) legally

responsible for any loss or damage or legal expenses you suffered because you took part in this Campaign.

- 30 |** You will protect the Promoter(s) from being held legally responsible for the loss or damage or legal expenses of another person (legal or natural) if such loss or damage or expense was incurred because you:
 - 30.1. breached the Campaign rules or
 - 30.2. took part in this Campaign.
- 31 |** The Discovery Account, Discovery Bank Transaction Account, Discovery Bank Credit Card Account, Discovery Bank Suite and Discovery Account terms and conditions apply. Please read the [Discovery Bank terms and conditions](#) for more information.
- 32 |** The Discovery Bank client's account must be in good standing ([as defined here](#)) to participate in the campaign.
- 33 |** Participants in this campaign understand and agree that to participate in the campaign, the promoters must collect and use personal information about participants. This campaign falls under the terms of our [privacy policy](#).
- 34 |** Unless otherwise stated, the reward is also subject to the General Terms of Use
- 35 |** Terms, conditions and limits apply.
- 36 |** VISA campaign terms and conditions apply.
- 37 |** If you have any further questions about this offer or our other products, please contact your financial adviser. To speak to one of our Discovery Bankers, please call **0800 07 96 97**.