

Terms and conditions

Win flights to the USA with Vitality Travel and United Airlines

15 July 2026 – 15 August 2026

These terms and conditions apply to the **Washington, D.C. experience competition**, taking place from 15 July 2026 to 15 August 2026. One lucky winner stands a chance to win a travel experience to Washington, D.C., including 2 return flights, accommodation and a tour around Washington, D.C. with Destination DC.

By taking part in this promotion, you agree to and accept these terms and conditions.

The competition **and who qualifies**

1. The promoters are Discovery Bank Ltd, Discovery Vitality (Pty) Ltd, 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, also referred to as 'you' and 'your'.
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 competition starts on 15 July 2026 and ends on 15 August 2026 at 23:59.

Qualifying for this **competition**

5. This competition is open to all South Africans, who are 18 years or older and are:
 - 5.1. A Discovery Bank primary accountholder or secondary cardholder with any of the products listed below:
 - a. A Discovery Bank Transaction Account with pay--as--you--transact fees
 - b. A Discovery Bank Transaction Account with bundled fees
 - c. A Discovery Bank Credit Card Account
 - d. A Discovery Bank Suite
 - e. A Discovery AccountYou must have an active Vitality Money status.
6. If you are a client with only a Discovery Bank savings product, you must upgrade to a Discovery Bank transaction or credit card account to qualify for the competition. Credit approval depends on income verification and creditworthiness.
7. If you have the previous Discovery Card product, which is now administered by Discovery Bank, you must switch your previous Discovery Card to a new Discovery Bank credit card product and activate Vitality Money to qualify for the competition.

8. This competition is not open to:

- 8.1. Directors, members, partners, agents, employees or consultants of the Discovery Group of companies, the Promoters or any supplier of goods or services in connection with the competition
- 8.2. The spouse, life partner, business partner or associate, or the natural or adopted parent, child or sibling of any of the persons specified in 8.1 above.

How the **competition** works

- 9. One qualifying participant will stand the chance to win.
- 10. To have a valid competition entry, the participant must:
 - 10.1. Complete the entry form and answer all four questions correctly.
- 11. Entries received after the competition closes will not be valid, regardless of the reason for the late entry.
- 12. From the qualifying entries, one randomly selected participant will win the prize, and we will contact them once via email, no later than 20 September 2026.
 - 12.1. The selected winner has 24 hours to respond to the email, acknowledging the receipt of the email and accept or reject the prize.
 - 12.2. Should the selected winner not respond in due time, they will automatically forfeit the prize, and a new winner will be selected.

The **prize**

- 13. The prize includes:
 - 13.1. Two economy class return tickets to Washington, D.C. with United Airlines flying out from O R Tambo International Airport or Cape Town International Airport.
 - 13.2. Three nights' accommodation at Cambria Hotel Washington DC Navy Yard Riverfront.
 - 13.3. A guided tour by Destination DC exploring the art, history and culture of the city.
- 14. If you win, you must book the tickets and complete your travel within one year from 25 August 2026, or from the date the prize has been issued to the winner.
- 15. Flights will depend on availability at the time of booking and must be booked in K class.
- 16. The minimum stay in the United States of America is three nights. Any additional expenses related to accommodation, meals, transportation, visas, travel insurance and other expenses incurred in connection with complying with the minimum three-day stay requirement will be from the winner's own account. Once you redeem the tickets, they are nonrefundable, and we will not allow any name change.
- 17. The prize is for the personal use of the winner and guests only, is non-transferable and cannot be resold or exchanged for cash.
- 18. By accepting the prize, the winner voluntarily assumes all risks and dangers related to it.
- 19. We do not make any representations or give any guarantees that:
 - 19.1. Your entry or participation in the competition will result in you winning a prize
 - 19.2. A prize, or any aspect of it, will meet your requirements, preferences or expectations
 - 19.3. A prize, or any aspect of it, will be satisfactory, punctual, free from defects, safe, reliable or fit for any particular purpose.

(Mutatis mutandis means: All necessary changes having been made or with the necessary changes')

20. Regarding your companions in your travel arrangements:
- 20.1. These terms and conditions will apply mutatis mutandis to your companions. You undertake to make them aware of this. It is recorded that these terms and conditions will apply to your companion whether you made them aware of it or not
- 20.2. You assume full responsibility for them
21. If you are the winner of this competition, we may request written consent to publish your name, video or photos of you or all of these in any media to promote and advertise any of our brands, goods or services without paying you fees or royalties. You will still get the prize if you choose not to take part in the publicity.
22. The Promoters reserve the right to substitute any element of the prize with a substantially similar alternative of equal or greater value should any component become unavailable for reasons beyond their reasonable control.

The **passport, visas and travel requirements**

23. The winner and their travel companion must hold valid passports and comply with all immigration, customs, health and entry requirements applicable to travel to and from the United States of America.
24. Obtaining and maintaining valid passports, visas, travel authorizations, vaccinations and any other travel documentation required for the trip will be the sole responsibility of the winner and their travel companion, and all related costs will be for their own account.
25. The Promoters, United Airlines and their respective service providers will not be responsible for any delays, refusals, cancellations or losses resulting from the winner or their travel companion failing to obtain the required travel documentation or meet applicable entry requirements.

If the winner or their travel companion is unable to travel because they fail to obtain the necessary travel documentation, the prize will be forfeited and no cash alternative, replacement prize or compensation will be provided.

Additional terms and conditions

26. [Discovery Bank account terms and conditions](#) and [Vitality Money main rules](#) terms and conditions apply.
27. The promoters reserve the right to cancel or change the competition rules subject to notice ahead of time. If this happens, you as a participant will lose and abandon any rights you may have against the promoters, our affiliates and associated companies to the extent permitted by law.
28. The Promoters shall not be liable for any cancellation, postponement, delay or inability to fulfil the prize due to events beyond their reasonable control, including but not limited to natural disasters, acts of government, war, civil unrest, epidemics, pandemics, strikes, airline disruptions or travel restrictions
29. Your Discovery Bank account must be in good standing ([as defined here](#)) for you to participate in the competition.

30. If required by legislation or for other legal reasons, we the promoters reserve the right to cancel this competition at once and without notice. If this happens, you agree to lose any rights that you may have in terms of this competition. You accept that you will have no recourse against us or our 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.
31. We are not legally responsible for any misrepresentation caused by an unintentional copy error, typing error or omission that may occur in any promotional material.
32. If you break or try to break any of these rules, we will immediately disqualify you.
33. You need to get your own tax advice about any benefit you may get in terms of these rules. We are not responsible for any tax consequences.
34. As a participant, you understand and agree that to take part in the competition, we must collect and use personal information about you, including transaction data. This promotion falls under the terms of the [Discovery privacy statement](#) 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.
35. In instances where we establish that the participant commits fraud or miscommunicates any information, we reserve the right to cancel the prize with immediate effect, depending on the fraudulent conduct or miscommunication.
36. For more information on Vitality Travel rewards, visit the [Vitality Product Rules page](#).
37. Vitality Main Rules, Discovery Miles and [United Airlines Mileage Plus program](#) terms and conditions apply.

July 2026