

**These terms and conditions apply to the Vitality Premium Holiday special offer, which offers the first three months of a Vitality membership free. The offer is exclusive to eligible Discovery Health Medical Scheme members and members of eligible medical schemes administered by Discovery Health (Pty) Ltd (Discovery Health) who have joined Vitality Health from 1 October 2020 to 1 December 2023.**

#### Terms and conditions for the Vitality Premium Holiday special offer

1. The promoter is Discovery Vitality (Pty) Ltd (Discovery Vitality), also referred to as 'us', 'we', and 'our'.
2. The Vitality Premium Holiday special offer campaign will start on 1 October 2020 and end on 31 December 2023. The promotion is open to any member who is 18 years or older and a member of a qualifying medical scheme administered by Discovery Health that is eligible for Vitality Premium or Vitality Active.
3. From 1 October 2020, Discovery Health members and members who are part of eligible medical schemes administered by Discovery Health who join and activate Vitality Health Premium (activation date from 1 October 2020 to 1 December 2023) or Vitality Active (activation date from 1 November 2021), will enjoy the full Vitality programme membership for three months with no membership fees, after which they will start paying their membership fees.
4. The special offer is valid for Vitality Premium Health activated from 1 October 2020 to 31 December 2023 (the offer period) and from 1 November 2021 to 31 December 2023 for Vitality Active members.
5. Only new Discovery Vitality members qualify for this offer.
6. The Vitality Health Premium Holiday special offer is a once-in-a-lifetime offer and is only available within the promotion period.

#### Eligibility

7. The member must apply for a Vitality Health policy within the promotional period from 1 November 2020 to 1 December 2023.
8. The member can also take out a Vitality Active policy within the promotional period from 1 November 2020 to 1 December 2023.
9. A Vitality membership qualifies for this special offer when a sale has been completed successfully across the Vitality activation channel.
10. **Scheme members qualify** for the special offer if they:
  - a. Belong to Discovery Health Medical Scheme or eligible medical schemes administered by Discovery Health that qualify for a Vitality policy and take out a Vitality Health Premium policy from 1 October 2020.
  - b. Belong to Discovery Health Medical Scheme or eligible medical schemes administered by Discovery Health that qualify for a Vitality policy and take out a Vitality Active policy from 1 November 2021.
  - c. Are upgrading to Vitality Health from KeyFIT or the Vitality Health Tracker and have not made use of the Vitality Premium Holiday previously.
  - d. Are upgrading to Vitality Active from KeyFIT or the Vitality Health Tracker with an effective date from 1 November 2021 and have not made use of the Vitality Premium Holiday previously.

- e. Spouses and adult dependants who opt for their own Vitality policy, meaning they become main members. The eligibility clauses stated in clauses 7 and 8 above will apply to these members.
- f. Are upgrading from Bankmed Balance to Vitality Premium.
- g. Are upgrading from Bankmed Balance to Vitality Active with an effective date from 1 November 2021.
- h. Are not participating in any other Vitality promotions or Vitality special offers.

**Note:** If you want to cancel your Vitality membership at the end of the three months Vitality Premium Holiday period, you need to give Discovery Vitality notice at least 30 days' notice before the end of your third Vitality Premium Holiday month. You can do this by calling us on 011 529 7504.

**11. Scheme members will not qualify** for the special offer if they:

- Do not have a Vitality membership but join other Vitality products such as Balance, Vitality Health Tracker and Vitality Active Rewards for Doctors within the offer period.
- Are downgrading from Vitality Premium on Health or Vitality Active.
- Are upgrading from Vitality Active to Vitality Premium as a Discovery Health Medical Scheme member.
- Cancel an existing Vitality membership that was activated during the communication and offer period of 1 October 2020 to 31 December 2023.
- Cancelled their Vitality membership three months or less before the promotion period of 1 October 2020 to 31 December 2023.
- Had a previous Vitality Premium Holiday on their Vitality policy.

**General**

12. The offer is non-transferable and cannot be exchanged for cash or anything else. It also cannot be extended beyond the campaign period.
13. Discovery Vitality is not responsible for any misrepresentation caused by an unintentional copy error, typing error or an error by omission that may occur on any of our promotional material.
14. We as Discovery Vitality reserve the right to change or cancel the special offer if we think it is necessary. If we alter or cancel this special offer, all participants forfeit any rights or claims they may have against us, our affiliates, or associated companies, arising from such change or cancellation. We will notify all participants before cancelling or altering the promotion. Furthermore, we reserve the right to immediately disqualify you and cancel your Vitality membership if you violate or attempt to violate any of these rules or the Vitality Main rules, without limiting any other legal remedies available to us.
15. If required as a result of legislation or other legal reasons, the Promoter reserves the right to terminate this campaign immediately. In the event of such termination, all participants agree to waive any rights that they may have in terms of this offer and acknowledge that they will have no recourse against the Promoter or its agents. The Promoter further reserves the right to terminate this offer in the event that it is held to be, or becomes, unlawful.
16. Discovery Vitality members need to get their own tax advice about any benefit they may get in terms of these rules. Discovery Vitality will not be responsible for any tax consequences.



By participating in this special offer, all participants agree to be bound by these rules. In addition, except as different in the campaign terms referred to in this document, all relevant terms, conditions, and limits relating to Vitality benefits apply. Furthermore participants are bound by the Vitality Main Rules, or Vitality Money Rules, whichever is applicable.

Last updated: April 2023