

HealthyFood benefit guide

Vitality Money

Get up to 50% back in Discovery Miles on thousands of HealthyFood items

What is the HealthyFood benefit?

Discovery Vitality aims to make healthy eating easier with our HealthyFood benefit. The benefit offers you rewards of up **to 50% back on a range of qualifying HealthyFood items** at Checkers and Woolworths, including vegetables, fruit, whole-grain and high-fibre starchy foods, lean protein, fat-free dairy products, legumes, and healthy fats and oils.

Who does this benefit apply to?

This benefit guide applies to you if you are a Discovery Bank client with a qualifying Discovery Bank product and a Vitality Money membership and are 18 years or older.

If this benefit guide does not apply to you, please select the correct benefit guide applicable to you from the tab in [Vitality product rules, terms and conditions](#).

This document should be read together with the Discovery Miles benefit guide for Discovery Bank clients, as well as the Rewards percentages guide that applies to your Discovery Bank credit card colour. These documents are available [here](#).

Who may use the HealthyFood benefit?

If you have a qualifying Discovery Bank product with Vitality Money, you can activate the HealthyFood benefit.

Each member who has activated the HealthyFood benefit will qualify to earn rewards individually, depending on whether they are primary accountholders of qualifying Discovery Bank products.

To earn boosted HealthyFood rewards from the Vitality Money programme, you must be the primary accountholder of one of the following qualifying Discovery Bank products:

- A Discovery Bank Gold, Platinum or Black Card Account; or
- A Discovery Bank Gold, Platinum, Black or Purple Suite.

Members with the following Discovery Bank products do not qualify to earn rewards from the Vitality Money programme:

- Clients with Discovery Bank transaction accounts only
- Clients with Discovery Bank savings accounts only
- Clients who are secondary cardholders of a qualifying Discovery Bank product.

Secondary cardholders don't qualify for their own HealthyFood benefit unless they have their own qualifying primary Discovery Bank product. However, a secondary cardholder's qualifying credit card spend does contribute towards the main Discovery Bank accountholder's qualifying monthly credit card spend. See below for more information on qualifying spend.

What do you pay?

You don't pay any fees for the HealthyFood benefit apart from your monthly Discovery Bank fees and Vitality Money premium.

What are your Vitality HealthyFood rewards?

As an eligible member, you can receive up to 50% back in Discovery Miles for HealthyFood purchases made through your primary retail channels, which are the in-store and online partner retail channels: Checkers or Woolworths Food and Checkers Sixty60 or Woolworths Online, Woolies app and Woolies Dash, respectively. Note that primary partner retail channels are referred to in this document as "**primary partners**".

The rewards for your HealthyFood benefit will be paid to you at a rate of 10 Discovery Miles for every rand earned rounded up to the nearest whole Discovery Mile. Discovery Miles is Discovery's one reward currency you can earn for getting healthy, driving well, and spending responsibly. Log in to your Discovery profile on the Discovery app, Discovery Bank app or the Discovery website to view your personalised dynamic HealthyFood reward percentage.

How do you activate the HealthyFood benefit?

As a Discovery Bank client with a qualifying Discovery Bank product with a Vitality Money membership, you will need to activate the HealthyFood benefit by following these simple steps:

- Log in to your profile on the Discovery app or website. Navigate to the Vitality section and select Rewards. You can complete a quick activation that will activate all your HealthyLiving benefits (HealthyFood, HealthyCare, and HealthyBaby) at once. Alternatively, if you have already activated one of your other HealthyLiving benefits, you can choose to activate the remaining benefits separately at a later stage to start earning rewards if you do not have a partner card at the time of activation.
- Choose your primary retail channels – online (Checkers Sixty60 or Woolworths Online, Woolies app and Woolies Dash) and in-store (Checkers or Woolworths Food). These can only be changed once in a rolling 12-month period. View the rules for changing your selected partners below.
- You will not be able to activate the HealthyFood benefit at Checkers if you do not have a Checkers Xtra Savings card. You can get one in-store or order one through the Sixty60 app. Link your Checkers Xtra Savings card to your ID on the Checkers website or Checkers Sixty60 app.
- Once you have your Xtra Savings card, go to the Vitality HealthyFood benefit page on the Discovery website to link your Xtra Savings card to activate the Checkers HealthyFood benefit.
- You will not be able to activate the HealthyFood benefit at Woolworths if you do not have a Woolworths WRewards card. You can get a WRewards card in-store or on the Woolworths website or app. Link your Woolworths WRewards card to your ID on the Woolworths website.
- Once you have activated the HealthyFood benefit, you will receive an SMS confirming your activation.
- Make sure that your applicable HealthyFood partner rewards card (Checkers Xtra Savings card or Woolworths WRewards card) is used when your purchase is processed, or you will not get the HealthyFood reward.

- Note that if you have already activated the HealthyFood benefit through your Vitality Health programme and you are using a previously linked card (namely Woolworths MySchool, MyVillage or MyPlanet cards) for your rewards at Woolworths, you may continue using the card until it is lost, misplaced, damaged or expired. You will then need to get a new Woolworths WRewards card.

What are the rules for changing your primary partners?

You can select Checkers as either your primary in-store and online partner or only as your primary in-store partner or only as your primary online partner if you have a Checkers Xtra Savings card and your profile is linked to your ID. Alternatively, you can select Woolworths as your primary in-store and online partner, or only as your primary in-store partner or only as your primary online partner if you have a Woolworths WRewards card and your profile is linked to your ID.

- You may only change the primary partners once every rolling 12-month period from the date of activation and after that from the date of change.
- You begin earning rewards right away with your chosen primary and secondary partners as soon as you activate the HealthyFood benefit. However, if you change your primary and secondary partners, you will start earning rewards with your new selections from the 1st of the following month.
- The rules for changing partners apply separately to online and in-store primary partner changes.

How do you earn, increase and qualify for HealthyFood rewards?

As a Discovery Bank client with a qualifying Discovery Bank product with Vitality Money, you earn HealthyFood rewards based on your engagement with the Vitality Money programme and qualifying monthly spend on your Discovery Bank credit card.

How do you engage with the Vitality Money programme to get up to 50% back?

Your personalised dynamic rewards may change based on your engagement with the Vitality Money programme. Your boosted Vitality Money rewards at your primary partners are based on the following criteria:

- Your Discovery Bank product type – see [table below](#) for a detailed explanation
- Having activated Vitality Money and your Vitality Money status
- The accumulated qualifying monthly spend on your Discovery Bank credit card. This will be used to determine a spend level, which will include local and international straight and budget purchases made online and in-store using the qualifying

Discovery Bank credit card, based on the date a transaction was made, but only once the transaction has been banked by the merchant. It will also include any spend on secondary credit cards associated with your primary Discovery Bank credit card account.

Note: The following transactions do not qualify towards your qualifying monthly spend:

- Cash withdrawals
- Traveller's cheque purchases
- Electronic funds transfers
- Payments made through online banking
- Debit orders
- Budget facility transfers
- Gambling transactions
- Health Banking transactions
- Discovery Pay transactions
- Any transactions with a Discovery Bank debit card

Your Discovery Bank product must be in good standing as defined [here](#).

Maximum potential HealthyFood rewards by bank product type:

Qualifying Discovery Bank product	Total Vitality reward
Discovery Bank Gold Card Account	= Up to 15%
Discovery Bank Gold Suite	= Up to 15%
Bank Platinum Card Account	= Up to 25%
Discovery Bank Platinum Suite	= Up to 25%
Discovery Bank Black Card Account	= Up to 25%
Discovery Bank Black Suite	= Up to 25%
Discovery Bank Purple Suite	= Up to 50%

How do you earn rewards on your HealthyFood purchases?

- To earn rewards from the Vitality Money programme, you must use your linked Checkers Xtra Savings or Woolworths WRewards cards, as applicable, when paying for your transactions.
- If your applicable partner rewards card is not linked to your partner profile, you will not earn any HealthyFood rewards from the Vitality Money programme from that partner.

- Use your linked partner reward card when making payments for your purchases in-store and online. Your linked partner rewards cards will be used to apply the necessary rewards.
- When making Checkers purchases, you will earn Vitality Money rewards for qualifying purchases made through selected third-party apps and online services that are offered directly by Checkers, namely Checkers Sixty60.
- When making Woolworths purchases, you will earn Vitality Money rewards for qualifying purchases made through selected third-party apps and online services that are offered directly by Woolworths only, namely Woolworths Online, Woolies app and Woolies Dash.
- For all online and app transactions, the collection or delivery date will be the date the transaction is processed and not the date on which the order was placed.
- If you do not pay using your qualifying Discovery Bank credit card, you will not earn the HealthyFood reward from your Vitality Money programme.
- Irrespective of who shops, the rewards for your HealthyFood benefit will be paid into the Mall as Miles, at a rate of 10 Miles for every rand earned rounded up to the nearest whole Mile, where they can be redeemed by the main member. The main member's Miles balance will be displayed in the Mall, along with options for spending those Miles. Use your Miles within the Mall.
- The rewards for your HealthyFood benefit will be paid to you as Discovery Miles into your Discovery Miles account at a rate of 10 Discovery Miles for every rand earned rounded up to the nearest whole Discovery Mile.
- In addition, you will earn base Discovery Miles on your qualifying credit card spend throughout the month from purchases at HealthyFood partners once the transactions have cleared.
- [Discovery Miles limits, terms and conditions apply.](#)

What are the rules about the HealthyFood benefit?

- If you allow any other person to use your linked partner rewards card (Checkers Xtra Savings or Woolworths WRewards cards, we reserve the right to cancel your HealthyFood benefit.
- The HealthyFood partner rewards cards (Checkers Xtra Savings and Woolworths WRewards cards) are not credit, debit or guarantee cards. They are only used to allocate rewards for purchases at HealthyFood partner stores.
- Please note that the HealthyFood benefit is only available at the following partner store types:
 - Checkers, Checkers Food, Checkers Hyper stores and Checkers Sixty60.
 - Woolworths Food, Woolworths Online, Woolies app and Woolies Dash.

- Any stores not mentioned above are excluded from the HealthyFood benefit. The excluded stores extend to, without limitation, Checkers Liquor, Shoprite, WCellar and Woolworths Foodstop stores at Engen garages.
- The HealthyFood benefit is for personal household use only.
- These terms and conditions may change at any time, and we will notify you of any changes beforehand.

How much can you get back in rewards each month?

To earn your Vitality Money reward, make sure you pay for your purchases from Checkers and Woolworths using your qualifying Discovery Bank credit card.

Your Vitality Money reward is based on the following:

- Your monthly qualifying spend limit is R2,500.
- Transactions will be prioritised first by in-store partners and then by online partners.
- Your reward calculation is based on the date we receive the transaction file from the partner. This may be different to the date on which you made the purchase.

Members will receive their Discovery Miles allocated into their own Discovery Miles account by the 15th of the following month.

How are your rewards calculated?

- You will see two HealthyFood reward percentages in your Discovery Bank app: your current month's earned reward percentage as well as your dynamic reward percentage for the next month.
- Your dynamic reward percentage on the last day of the current month will become your earned percentage from the first day of the following month.
- Your current month's earned reward percentage is the rate at which you will earn rewards on qualifying HealthyFood purchases made in the current calendar month. This lets you make informed HealthyFood purchase decisions.
- Note that your earned percentage may change on the first few days of the month if there are still pending credit card transactions clearing from the previous month. These are transactions that say "Pending" in your credit card transaction list in the Discovery Bank app.
- You can monitor your dynamic reward percentage in the Discovery Bank app and control your next month's reward by improving your Vitality Money status or increasing your monthly qualifying Discovery Bank credit card spend.

Here is an example to illustrate this rule. In case of any discrepancy between the

examples and the benefit rules, the benefit rules will take effect:

If your HealthyFood spend limit is R2,500 and your qualifying spend is R3,000, the rewards percentage will be applied to the R2,500 value for the reward calculation as it is the lesser of the HealthyFood spend limit, or the qualifying spend.

- Your rewards will be based on qualifying HealthyFood purchases made during the current calendar month, according to your earned reward percentage and will be allocated to you in the first two weeks of the following month.
- You can see your current month's earned reward percentage in the Discovery app, Discovery Bank app and on the Discovery website.

[See the rewards percentages guide](#) applicable to your Discovery Bank credit card colour to view the HealthyFood earn rate calculation tables.

How and when are your rewards paid?

- A HealthyFood reward will be paid out to you every monthly reward payout cycle.
- Your monthly reward cycle is aligned to a calendar month cycle.
- Rewards will be allocated by the 15th of the following calendar month for transactions made in the current calendar month.
- Your HealthyFood rewards will be allocated to you in Discovery Miles and paid into your Discovery Miles account.
- Any delayed Discovery Miles allocations do not earn interest.
- When shopping at your HealthyFood partner, you will immediately see the base Discovery Miles earned in your Discovery Miles account on the Discovery Bank app once the transaction has cleared. The Discovery Miles earned through the HealthyFood benefit will be earned cumulatively and allocated into your Discovery Miles account as a single allocation during your monthly reward cycle.
- Your membership of the Vitality Money programmes needs to be active at the time of allocation to be still eligible for your HealthyFood reward.
- Should we receive a late transaction (within 12 months from the date of the transaction), we will calculate the late transaction in the month in which we received it. In the late transaction calculation, we will consider the limits that should have been applied in the month in which the transaction occurred.
- We do not generally send reward statements. If you need a statement, please contact Vitality to request one.

Here is an example to illustrate this rule. In case of any discrepancy between the example and the benefit rules, the benefit rules will take effect.

Lesedi is a Discovery Bank client with a qualifying Discovery Bank product and a Vitality Money membership. She has activated the HealthyFood benefit, and Checkers is her primary in-store and online partner.

	Vitality Money rewards for October 2024
Lesedi's reward level as of 30 September 2024	25% back at primary partners As a result of monthly spend of R42,000 and Diamond Vitality Money status
Amount spent by Lesedi in October on HealthyFood items at her primary partners	R2,000
HealthyFood spend limit per month	R2,500
Amount that the reward will be based on (Lesedi's HealthyFood items purchased in October)	R2,000 Lower of the HealthyFood spend and the single policy spend limit
Reward based on Lesedi's spend	Primary partners: $R2,000 \times 25\% = R500$
Total reward earned by Lesedi for October	Vitality Money: $R500 \times \text{R}10 = \text{R}5,000$ On 15 November, R5,000 will be paid into Lesedi's Discovery Miles account

Another example to illustrate how rewards are earned and paid the following month:

	Vitality Money rewards for November 2024
Lesedi's reward level as of 31 October 2024	250% back at primary partners As a result of monthly spend of R42,000 and Diamond Vitality Money status
Amount spent by Lesedi in November on HealthyFood items at the family's primary partners	R4,000
HealthyFood spend limit per month	R2,500
Amount that the reward will be based on	R2,500 Lower of the HealthyFood spend and the single policy spend limit
Reward based on Lesedi's spend	Primary partners: $R2,500 \times 25\% = R625$
Total reward earned by Lesedi for October	Vitality Money: $R625 \times \text{R}10 = \text{R}6,250$

	On 15 November, D6,250 will be paid into Lesedi's Discovery Miles account
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How do we classify HealthyFood items?

We apply selection criteria to each food group and segment foods into three categories, with qualifying healthy foods earning rewards and unhealthy foods resulting in a penalty.

Healthy foods qualify for HealthyFood rewards because they include a variety of whole or minimally processed foods that are nutrient dense, meaning they are rich in vitamins, minerals and other nutrients important to our health.

Neutral foods do not earn HealthyFood rewards or incur penalties when purchased. However, their role in a healthy eating pattern depends on individual factors like age and physical activity levels.

Unhealthy foods result in a penalty when purchased as they are high in salt, added sugars and saturated fats. Regular consumption of these foods can contribute to weight gain and increase the risk of chronic conditions such as type 2 diabetes, heart disease and cancer. Examples include processed snacks, sugary drinks (including fruit juice) and food, salty foods (snacks, seasoning, spreads) and processed meats (bacon, sausages).

- View [Checkers HealthyFood catalogue](#)
- View [Woolworths HealthyFood catalogue](#)
- Products listed in these catalogues can change at any time.
- Look for the Vitality HealthyFood stamp on shelf labels in-store and the logo online to identify HealthyFood items and all HealthyFood items are identified as **"VIT"** or **"V"** on your till slips.
- The HealthyFood items listed in the Checkers and Woolworths HealthyFood catalogues will always take precedence over the information provided on in-store shelf labels, till slips and invoices.
- Products listed in the catalogues are subject to seasonal and supplier availability and may only be available at certain Checkers and Woolworths stores.
- Vitality bases its HealthyFood principles on the most current policies and guidelines from local and international bodies. The product selection process for the HealthyFood benefit is constantly under review and subject to change, considering scientific and industry developments.

How do you query your reward?

Contact us if you have any queries on 0860 99 88 77 or chat to us on [WhatsApp](#). Alternatively, you can chat to a Vitality agent 24/7 through Ask Discovery on the website or Discovery app. Look out for the pink chat icon and tap to start chatting.

Register for Ask Discovery on WhatsApp. If you have already registered, scan this QR code to start chatting:



To query your reward, you need to keep your valid receipts for 60 (sixty) working days after purchase. This is to verify your purchases so that Vitality can award the appropriate rewards for your qualifying purchases.

The following would invalidate your receipt and do not qualify you for rewards:

- Receipts that have been altered, photoshopped or photocopied
- Receipts created by a partner employee for purchases you did not buy
- Blank images with no receipts in view
- Receipts that are unclear or have blurry images
- Receipts that are missing information, such as the partner's name and loyalty card number. We require a complete receipt with all information (no information must be cut off or missing from the receipt)
- Receipts submitted for the incorrect partner. This is where the receipt you submit does not match the selected partner or is not from a partner associated with the benefit
- Bank statements will not be accepted in place of a receipt.

What tax is there on rewards?

You may have a duty to pay tax on the rewards that you earn. You are responsible for speaking to a tax practitioner to get advice in this regard. We are not responsible for any consequences if you fail to ask a tax practitioner for advice or if you fail to pay the applicable tax.

How do you end this benefit?

If you close your qualifying Discovery Bank Card Account or Discovery Bank Suite and end your Vitality Money membership or downgrade to a Discovery Bank product that does not qualify for the Vitality Money HealthyFood benefit, you will no longer receive the Vitality Money portion of your HealthyFood benefit. The following [rules](#) will apply.

Do you want to stay in touch and ask questions?

If you have any questions or need more information about the Vitality HealthyFood benefit, visit the [Vitality HealthyFood Help page](#) or refer to the contact details above.

Acceptance of benefit terms and conditions

By activating the HealthyFood benefit, you agree to the limits, terms and conditions set out in this benefit guide.

Third-party consent when activating any Vitality benefit

You acknowledge that by activating the HealthyFood benefit and continuing to use the HealthyFood benefit, you agree and consent to Discovery Vitality (Pty) Limited, Discovery Bank Limited, their authorised partner network and third parties associated with the benefit, sharing your payment and personal information (including ID number) as well as total transaction data, in accordance with the Discovery Vitality Money Main Rules and privacy statement.

This will be used for the following purposes:

1. To manage the HealthyFood benefit
2. To assess and make recommendations for improvements to the HealthyFood benefit based on purchase data
3. To allow retail partners associated with the HealthyFood benefit to reach out to you with offers and promotions, helping you to maximise your HealthyFood benefit.

If, for any reason, there is a conflict between rules in this benefit guide and the [Vitality main rules for Discovery Bank clients with Vitality Money](#), the Vitality main rules for Discovery Bank clients with Vitality Money will apply to the benefit at all times.

Refer to the [Vitality Main Rules](#) and [Discovery's privacy statement](#) for further details.

Download the  Discovery app. Follow Discovery Vitality on   (@Discovery_SA) and  (DiscoverySA).

Specific limits, terms and conditions apply to each benefit and may be subject to change. We will inform you when we make product or benefit changes.

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