DISCOVERER

Discovery Bank



2026 OCTOBER LAUNCH

Building a **Superbank**

Enter →

Building a Superbank

Discovery Bank has been built on four core hypotheses:

A full retail banking product suite
A comprehensive suite of digital banking products with market-leading features and functionality.

A shared-value banking model
A banking model that aligns the interests of clients and Discovery Bank, rewarding positive financial behaviours and outcomes.

A digital-first bank with advanced AI capabilities
A banking experience that combines advanced AI, analytics and human expertise to deliver intuitive, personalised service.

An integrated operating system for the Discovery composite
A single banking platform that connects Discovery's products, programmes and ecosystems to unlock greater value for clients across their portfolio.

These principles have proven foundational to the next evolution of Discovery Bank's strategy – **the creation of a Superbank.**

Financial services are traditionally fragmented, siloed and unnecessarily complex. Most clients deal with multiple providers, each focused on a single transaction, and none of them sees the client's full financial life.

The Superbank changes that by connecting a client's financial, health and lifestyle ecosystems in one simple experience, and turning the value created into value for clients.



For Discovery Bank, the Superbank strategy is brought to life through three key areas:

A state-of-the-art bank operating system

Supports a comprehensive set of banking products as well as the full portfolio of Discovery Group products, all accessible through a simple and intuitive interface.

Vitality programmes, ecosystems and rewards

Vitality channels the benefits of healthy living, good driving and smart money habits into real rewards for clients and engagement within our health, fitness, travel and lifestyle ecosystems.

The impact of the Discovery portfolio integration on shared value

The more Discovery products clients hold, the more engaged they become, with lower lapse rates and better health outcomes. The Superbank brings this together and unlocks more shared value for clients as they grow their Discovery portfolio.

01 The power of integration

02 The Superbank rewards platform

03 Enhanced core banking features

04 Sales support

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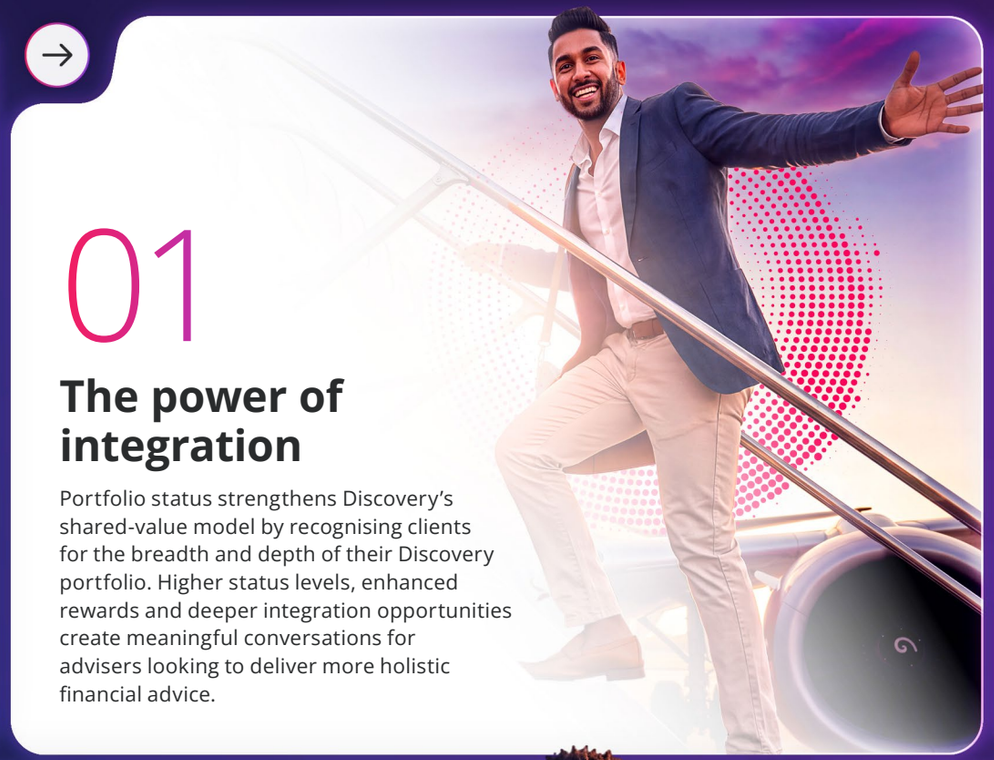
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01

The power of integration

Portfolio status strengthens Discovery's shared-value model by recognising clients for the breadth and depth of their Discovery portfolio. Higher status levels, enhanced rewards and deeper integration opportunities create meaningful conversations for advisers looking to deliver more holistic financial advice.



02

The Superbank rewards platform

The Superbank Rewards Platform continues to redefine how clients are rewarded for healthy, engaged and financially responsible behaviours. New benefits, enhanced fuel rewards and richer Discovery Miles opportunities deliver greater everyday value while creating new engagement opportunities for advisers.



03

Enhanced core banking features

Innovative banking enhancements make managing money simpler, safer and more connected. From streamlined payments and Shared Accounts to Send Cash enhancements and solutions designed for young professionals, clients can enjoy greater convenience, control and value.

04

Sales support

New sales tools, digital capabilities and adviser journeys help unlock greater value across the Discovery ecosystem. Enhanced home loan functionality, broader referral opportunities and improved client engagement tools empower advisers to build stronger relationships and support clients throughout their financial journey.



SECTION 01

The power of integration

Portfolio status recognises the breadth and depth of a client's Discovery portfolio, unlocking greater rewards, deeper engagement and more holistic financial planning opportunities.



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COMING Q1 2027

Introducing the Discovery Portfolio status

A new measure of a client's Discovery portfolio and the shared value embedded in it.



The Portfolio status measures and rewards the value of a client's Discovery portfolio.
Clients earn Portfolio points based on the qualifying Discovery products they hold and the contributions they make. Their points decide their Portfolio status, from Blue to Diamond. A higher status unlocks greater shared-value rewards.

Advisers can help clients identify where additional Discovery products or increased contributions could help to meet their financial needs, improve their Portfolio status and unlock greater rewards.

QUALIFYING PRODUCTS AND CONTRIBUTIONS EARN PORTFOLIO POINTS

Portfolio points	Health	Life	Invest	Insure	Pension	Group Risk
5,000 pts	Executive	R12,500	R12 million	R12,500	R10 million	R20 million
4,000 pts	Comprehensive plan	R7,500	R8 million	R10,000	R7.5 million	R15 million
3,000 pts	Classic Priority	R5,000	R4 million	R7,500	R5 million	R10 million
2,000 pts	Any Gap 500 product	R2,500	R1 million	R5,000	R2.5 million	R5 million
1,000 pts	Any Health plan	R1,000	R150,000	R1,500	R1 million	R2 million
	Personal Health Pathways + Health plan	Monthly premiums	Qualifying assets	Monthly premiums	Savings	Accepted life cover

PORTFOLIO STATUS

Total Portfolio points

- **10,000+** points
- **7,000+** points
- **4,000+** points
- **2,000+** points
- **1,000+** points

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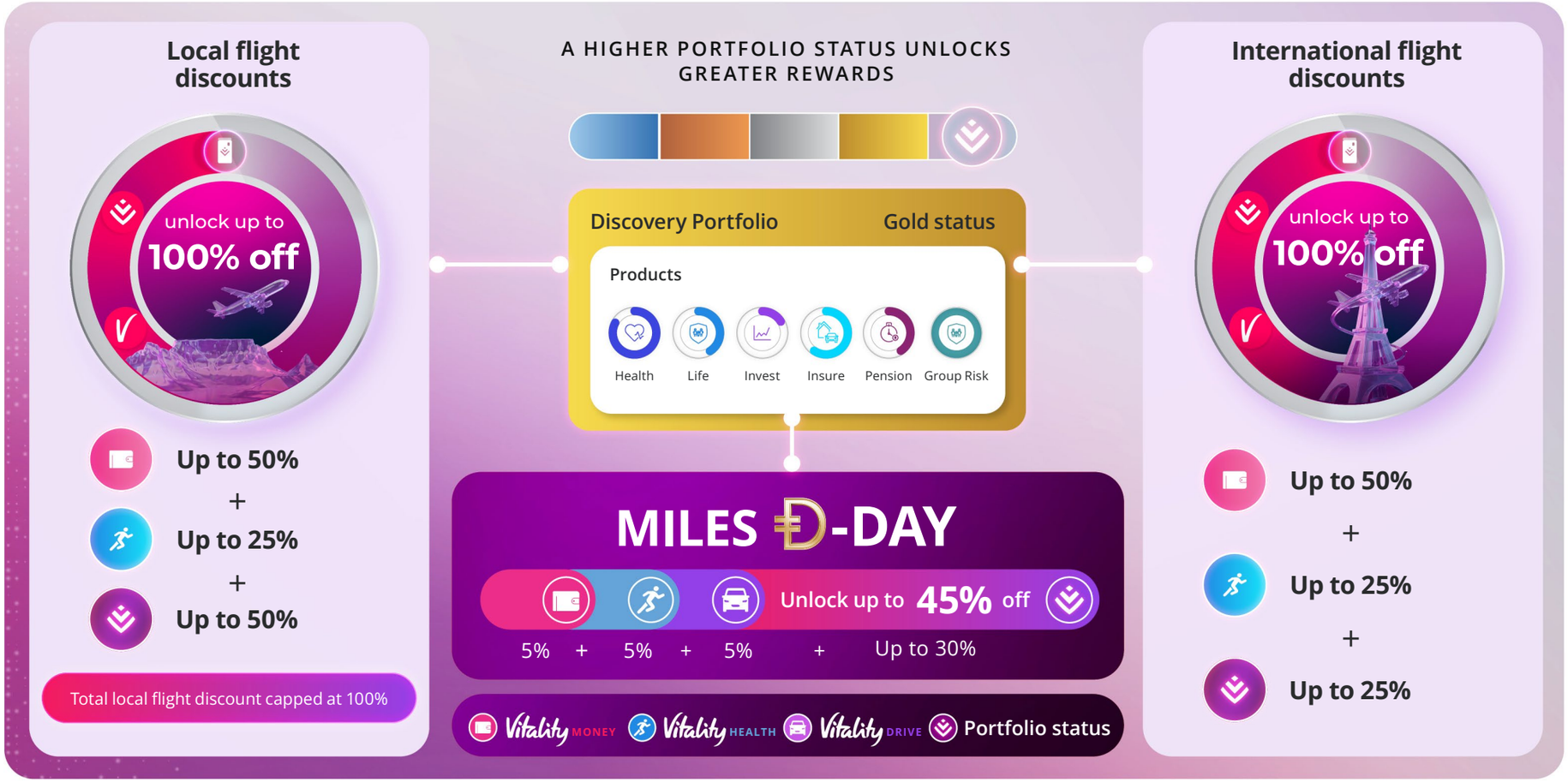
COMING Q1 2027

Superbank flights and Ðiscovery Miles

The higher the Discovery Portfolio status, the greater the additional rewards.

Clients can **unlock up to 100% off local and international flights, and up to 45% off on Miles Ð-Day,** by engaging in Vitality and growing their Discovery portfolio.

The Portfolio status supports integrated advice, rewarding clients for broadening their Discovery portfolio and creating additional opportunities to improve their status and unlock greater rewards.



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02 The Superbank rewards platform

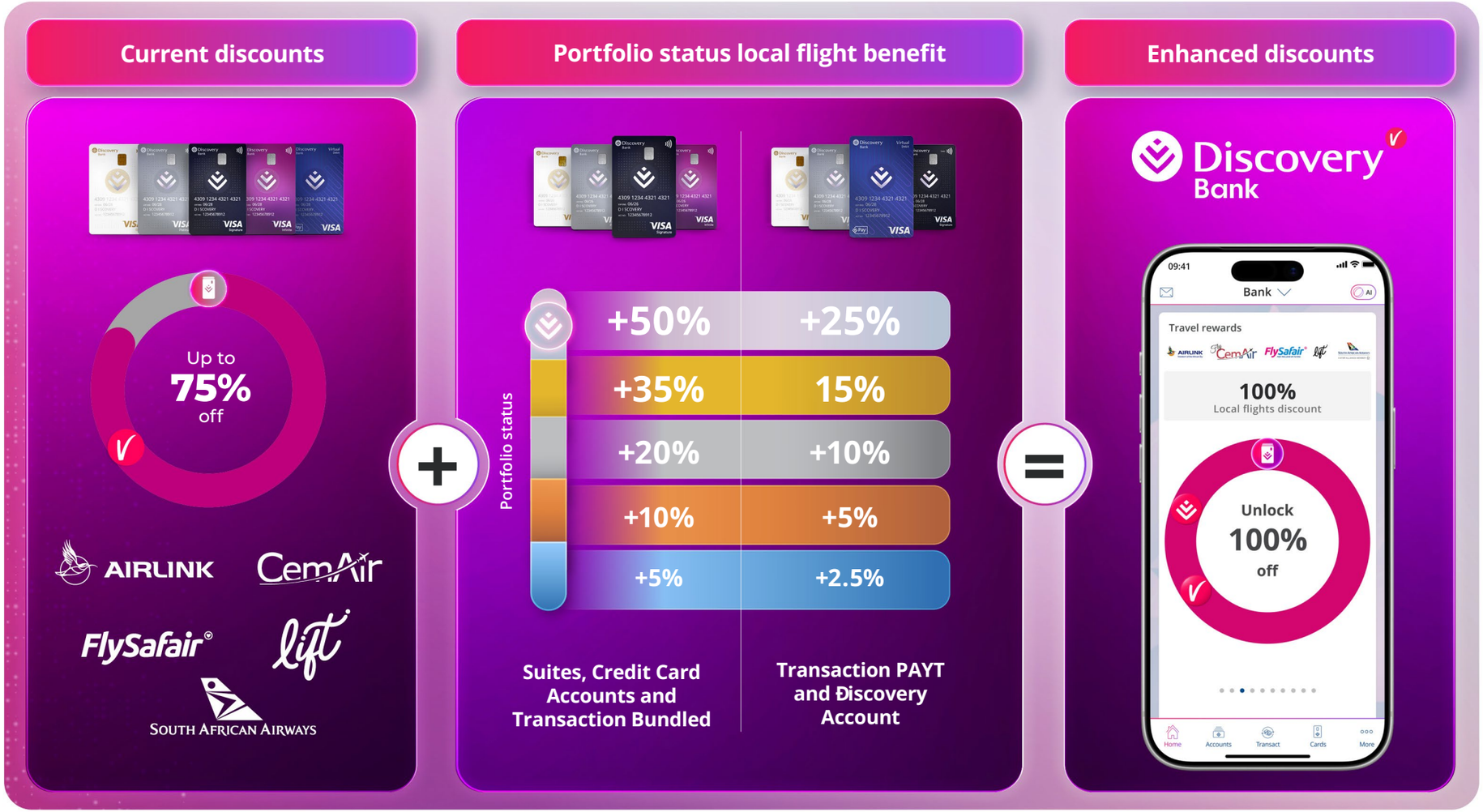
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COMING Q1 2027

Superbank local flights

Clients can **unlock up to 100% off local flights** through a combination of up to 50% from Vitality Money, up to 25% from Vitality Health and **up to 50% based on their Portfolio status.**



The enhanced rewards from Portfolio status apply to clients' existing qualifying flight allocations. For local flights, the enhanced reward applies to six one-way flights, or three return flights, per calendar year.

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COMING Q1 2027

Superbank international flights

Qualifying clients receive up to 50% off international flights through Vitality Money and up to 25% off through Vitality Health. **Black and Purple Suite clients can qualify for an additional benefit of up to 25% based on their Portfolio status, unlocking up to 100% off.**



Portfolio status enhancements apply to clients' existing qualifying flight allocations. For international flights, the enhanced reward applies to two economy or premium economy bookings per calendar year, or one business class booking for Purple Suite clients that maintain an average monthly balance of at least R250,000 across their accounts over the 12 months prior to booking.

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COMING Q1 2027

Superbank
Ðiscovery Miles

Clients receive up to 15% off every day when spending their Ðiscovery Miles, based on the number of Vitality programmes they belong to. **On Miles Ð-Day**, the Portfolio status can **boost this discount by up to a further 30%, allowing clients to unlock up to 45% off.**

Current discounts



Up to **15%** off

incredible connection · iStore · NESPRESSO · poetry · Sportsmans Warehouse winning starts here · takealot.com · Toys R Us · WOOLWORTHS · YUPPIECHEF

... and many more

+

Portfolio status Miles Ð-Day



Portfolio status

+30%
+20%
+15%
+10%
+5%

All Discovery Bank products, including the Ðiscovery Account

=

Enhanced discounts

Discovery Bank



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Case study

Rewards unlocked with Portfolio status





Average card spend:
R35,000 p/m

Meet Calvin

Calvin's existing Discovery portfolio qualifies him for Bronze Portfolio status, **increasing selected travel rewards without any change to his products or behaviour.**

Calvin has a Discovery Bank Black Suite, a Discovery Health Classic Saver plan and a Bank Integrated Classic Life Plan. When Portfolio status launches in 2027, the Discovery products Calvin already holds will earn him 2,000 Portfolio points, **qualifying him for Bronze Portfolio status.**

		PORTFOLIO TODAY	PORTFOLIO IN 2027
Discovery Portfolio	PRODUCTS	**Health:** Classic Saver **Life:** Bank Integrated Classic Life Plan, R1,200 p/m	**Health:** Classic Saver **Life:** Bank Integrated Classic Life Plan, R1,200 p/m
	PORTFOLIO STATUS	No portfolio status	**Products** Bronze status Health · Life · Invest · Insure · Pension · Group Risk

From 2027, though his products and behaviour remain the same, **Calvin's Bronze Portfolio status adds 10% to his local flight discount and 5% to his international flight discount.**

		BENEFITS TODAY			BENEFITS FROM 2027		
	DISCOUNTS	Vitality (Money + Health)	Boost (Money + Health)	Total	Vitality (Money + Health)	Boost (Portfolio)	Total
Rewards	LOCAL FLIGHTS	40% + 25%	–	65%	40% + 25%	+10%	75%
	INTERNATIONAL FLIGHTS	17.5% + 25%	–	42.5%	17.5% + 25%	+5%	47.5%

Existing clients may qualify for higher rewards from 2027 based on the Discovery products they already hold.

Review your clients' existing Discovery portfolios to show them the additional value their Portfolio status may provide.

Vitality MONEY benefit · Vitality HEALTH benefit · Portfolio benefit

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Case study

Rewards enhanced by improving Portfolio status



Regular financial reviews can identify opportunities to improve the breadth or depth of a client's portfolio by addressing genuine financial needs.

These changes may also increase the client's Portfolio points, Portfolio status and selected rewards.



Average card spend:
R35,000 p/m

Meet Calvin

By addressing additional financial needs, **Calvin increases the breadth or depth of his Discovery portfolio**, moves from Bronze to Silver Portfolio status and **unlocks higher selected travel rewards.**

In 2027, Calvin meets with his adviser to review his financial plan. The review identifies opportunities to strengthen his existing health and life cover, or to address additional investment and short-term insurance needs. **Both options improve the completeness of Calvin's financial portfolio.**

		OPTION 1: INCREASE LEVEL OF DISCOVERY COVER	OPTION 2: ADD DISCOVERY PRODUCTS
Discovery Portfolio	PRODUCTS	**Health:** Classic Saver plus Gap 500 **Life:** Bank Integrated Classic Life Plan, increased to R2,500 p/m	**Health:** Classic Saver **Life:** Bank Integrated Classic Life Plan, R1,200 p/m **Invest:** Capital 200+, R180,000 investment **Insure:** Classic Plan, R1,800 p/m
	PORTFOLIO STATUS	**Products** Silver status Health · Life · Invest · Insure · Pension · Group Risk	**Products** Silver status Health · Life · Invest · Insure · Pension · Group Risk

Under either option, Calvin earns an additional 2,000 Portfolio points, moving from Bronze to Silver Portfolio status.
His Portfolio boost increases from 10% to 20% on local flights and from 5% to 10% on international flights.

		REWARDS ON BRONZE PORTFOLIO STATUS			REWARDS ON SILVER PORTFOLIO STATUS		
Rewards	DISCOUNTS	**Vitality** (Money + Health)	**Boost** Portfolio	**Total**	**Vitality** (Money + Health)	**Boost** Portfolio	**Total**
	LOCAL FLIGHTS	40% + 25%	+10%	+75%	40% + 25%	+20%	85%
	INTERNATIONAL FLIGHTS	17.5% + 25%	+5%	+47.5%	17.5% + 25%	+10%	52.5%

Vitality MONEY benefit · Vitality HEALTH benefit · Portfolio benefit

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Discovery Portfolio status **technical details**

The Discovery Portfolio status measures a client's Discovery portfolio and the shared value embedded in it, based on the Discovery products they hold, together with the associated plan types, contributions, balances and levels of cover. A client's Portfolio status may unlock additional discounts on their personalised local and international flight benefits, and Miles Ð-Day spend discount benefit.

ELIGIBILITY:

Clients will be eligible for a Discovery Portfolio status if they:

- Are the primary accountholder of any colour Discovery Bank Suite, Credit Card Account, Transaction Account (with pay-as-you-transact or bundled fees), or the zero-monthly-fee Ðiscovery Account.
- Have activated Vitality Money.
- Are aged 18 years or older.
- Have at least one qualifying product that earns Portfolio points.
- Secondary cardholders are not eligible for the Discovery Portfolio status.

PORTFOLIO STATUS:

- Clients earn Portfolio points from qualifying products held across eligible Discovery businesses.
- Portfolio points determine a client's Discovery Portfolio status.
- Portfolio status is calculated automatically and updated as qualifying products, contributions, balances, cover amounts and holdings change.
- Portfolio status is separate from Vitality Money status and does not affect a client's Vitality Money points or status.
- Clients can view their Discovery Portfolio status in the Discovery Bank app.
- Portfolio status may increase or decrease as a client's qualifying portfolio changes.
- Clients under the age of 30 will automatically move from Blue Portfolio status to Bronze Portfolio status.

PORTFOLIO POINTS

- Discovery Bank clients can earn Portfolio points for qualifying products with the following Discovery businesses:
  - Discovery Health
  - Discovery Life
  - Discovery Invest
  - Discovery Insure
  - Discovery Retirement Funds
  - Discovery Group Risk
- Clients can earn Portfolio points across multiple eligible businesses simultaneously.
- Product-specific Portfolio point allocations, qualification rules and eligibility requirements apply.
- See individual product house rules for which members are eligible to earn Portfolio points, which products qualify, and any product-specific tiering or requirements.

BENEFITS

- Qualifying clients can receive boosts on existing Vitality local and international flight benefits, as well as their Ðiscovery Miles Ð-Day spend discount benefit. See individual benefit guides for eligibility, usage rules, limits, terms and conditions.
- The Portfolio status boost benefit is additive to existing Vitality benefits. See individual benefit guides for qualifying rules, limits, terms and conditions.
- Portfolio status boost percentages differ by Portfolio status level.
- To utilise Portfolio status boost benefits, clients must:
  - Have their Discovery Bank accounts in good standing.
  - Have a minimum qualifying card spend in the previous month of R3,150 (value as of 2026) to access the Miles Ð-Day boost, and an average monthly qualifying card spend over the previous 12 months of R3,150 (value as of 2026) for the local and international flight boost.
  - Hold an active Discovery Portfolio status at the time the qualifying benefit is calculated or utilised.

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Discovery Life Portfolio status **technical details**

A client's qualifying Discovery Life premiums contribute towards their Portfolio points. Qualifying premiums are combined across the client's eligible Discovery Life policies.

QUALIFYING MONTHLY PREMIUM	PORTFOLIO POINTS
R1,000	1,000 points
R2,500	2,000 points
R5,000	3,000 points
R7,500	4,000 points
R12,500	5,000 points

QUALIFYING PRODUCTS

- Comprehensive Bank Integrated Life Plan
- Digital Life Plan with Advanced Illness and Disability cover
- Discovery Home Loan Protector

NEED TO KNOW

- The client must be the policy owner.
- The policy must be active and premiums must be up to date.
- The debit order must be paid from a Discovery Bank account.
- Qualifying risk premiums are combined across eligible policies.
- Vitality and DRO premiums are excluded.
- Core Bank Integrated Life Plans do not qualify.
- Policies owned by non-natural persons do not qualify.
- A policy subject to an absolute cession does not qualify.

ADVISER OPPORTUNITY

Review clients' qualifying Discovery Life cover and debit-orders when discussing their broader Portfolio status.

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Discovery Health Portfolio status **technical details**

A client's qualifying Discovery Health plan contributes towards their Portfolio points.
The applicable qualification level is determined by the client's active plan and, at selected levels, qualifying Gap cover.

QUALIFYING PLAN	PORTFOLIO POINTS
Plan below Classic Priority	1,000 points
Plan below Classic Priority, with qualifying Gap cover	2,000 points
Classic Priority	3,000 points
Classic Comprehensive or Classic Smart Comprehensive	4,000 points
Executive	5,000 points

NEED TO KNOW

- The client must be an adult on an active Discovery Health Medical Scheme plan.
- The membership must be active and in good standing.
- Personal Health Pathways must be activated where the client is eligible.
- Selected plans below Classic Priority require any qualifying Gap 500 cover to move to the next qualification level.
- Gap cover is not required for Classic Priority or higher to earn Portfolio points.
- A plan change affects qualification once the new plan becomes active.

ADVISER OPPORTUNITY

Review clients' Discovery Health Medical Scheme, Gap cover products and PHP activation when discussing their broader Portfolio status.

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Discovery Insure Portfolio status **technical details**

A client's qualifying Discovery Insure premiums contribute towards their Portfolio points.
The qualification level is determined using the applicable monthly premiums across qualifying policies.

QUALIFYING MONTHLY PREMIUM	PORTFOLIO POINTS
R1,500	1,000 points
R5,000	2,000 points
R7,500	3,000 points
R10,000	4,000 points
R12,500	5,000 points

NEED TO KNOW

- The client must be the policyholder or a primary driver on a qualifying policy.
- The policy must be active and premiums must be up to date.
- The debit order must be collected from a Discovery Bank account.
- Quarterly and annual premiums are converted to monthly values.
- The qualifying premium includes the Vitality Drive premium and VAT.
- A primary driver must have comprehensive motor cover to qualify.
- Where a client has more than one relationship to qualifying policies, the applicable policy qualification rules are used.

ADVISER OPPORTUNITY

Review qualifying policy relationships, cover and debit-order arrangements when helping clients understand their Portfolio status.

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Discovery Invest Portfolio status **technical details**

A client's qualifying assets under management with Discovery Invest contribute towards their Portfolio points.
Assets are combined across eligible policies and qualifying in-house funds.

QUALIFYING ASSETS	PORTFOLIO POINTS
R150,000	1,000 points
R1 million	2,000 points
R4 million	3,000 points
R8 million	4,000 points
R12 million	5,000 points

NEED TO KNOW

- The client must own a qualifying Discovery Invest policy.
- Qualifying assets under management are combined across eligible policies and funds.
- Actual vested balances are used.
- Boosted values, including DRO boosts, are excluded.
- Values held in other currencies are converted to rand.
- The assessment uses the latest available assets under management.
- Guaranteed Growth Plans, Guaranteed Income Plans, Secured Capital Annuities and Fixed Annuities do not qualify.
- Policies owned by non-natural persons do not qualify.

ADVISER OPPORTUNITY

Use the Portfolio points view as an additional prompt to review the structure and completeness of a client's qualifying investment portfolio.

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Discovery Group Risk Portfolio status **technical details**

A client's accepted qualifying life cover through Discovery Group Risk contributes towards their Portfolio points.
The qualification level is based on the total accepted cover across eligible benefits.

ACCEPTED LIFE COVER	PORTFOLIO POINTS
R2 million	1,000 points
R5 million	2,000 points
R10 million	3,000 points
R15 million	4,000 points
R20 million	5,000 points

NEED TO KNOW

- The client must have qualifying approved or unapproved Group Life Assurance cover. Cover must be active.
- Qualifying cover is combined across eligible benefits.
- Spouse's cover does not contribute.
- Funeral, severe illness and disability benefits do not contribute.
- Other benefits that do not constitute qualifying life cover are excluded.

ADVISER OPPORTUNITY

Include qualifying employer-provided life cover when helping clients understand how their full Discovery portfolio contributes towards their Portfolio status.

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Discovery Retirement Fund Portfolio status **technical details**

A client's qualifying retirement savings with the Discovery Retirement Fund contribute towards their Portfolio points.
Pension and provident fund balances are combined to determine the applicable qualification level.

RETIREMENT SAVINGS	PORTFOLIO POINTS
R1 million	1,000 points
R2.5 million	2,000 points
R5 million	3,000 points
R7.5 million	4,000 points
R10 million	5,000 points

NEED TO KNOW

- The client must have retirement savings invested with the Discovery Retirement Fund.
- Qualification is based on total qualifying retirement savings.
- Pension and provident fund balances are combined.
- Preserved paid-up investments held with the Discovery Retirement Fund qualify.

ADVISER OPPORTUNITY

Use the Portfolio points assessment as a prompt to discuss the client's retirement position and how qualifying retirement savings contribute towards their Portfolio status.

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SECTION 02

The Superbank rewards platform

Enhanced rewards, new benefits and more opportunities to earn Ðiscovery Miles, creating more value for clients while strengthening the opportunity for adviser engagement.



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Enhancements to the Superbank rewards platform

The Superbank turns better outcomes and deeper Discovery Bank engagement into exceptional client value.

With the 2026 Discovery Day launch, clients can now access new features and enhancements across every component of the rewards platform.



MONTHLY

>R458 million
saved on over 1.1 million flights

>R504 million
saved on HealthyFood

>R109 million
saved on HealthyCare

WEEKLY

>12.9 million
Active Rewards goals achieved

DAILY

>12.8 billion
Điscovery Miles earned

2027 enhancements

Aspirational shared-value rewards

Portfolio status: Unlocks **up to 100% off** local and international flights, based on a client's Portfolio status, and engagement with Vitality.

Fuel rewards: New aligned fuel rewards offer Bank and Insure clients **up to 65%** of fuel spend paid back in real-time in Điscovery Miles.

Regular goal setting and tracking

Sleep Active Rewards: Sleep will now be integrated as a **fourth ring in Active Rewards**, providing boosted incentives for regular tracking and goal achievement.

Instant gratification with Điscovery Miles

PerfectDrive: Bank clients with Discovery Insure can now earn **up to 100 Điscovery Miles per day** for every event-free trip.

Miles Đ-Day boost: Clients can get **up to 45% off** on Đ-Day when spending Miles in-store and online in the Điscovery Miles network.

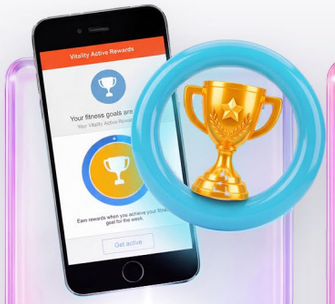
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The next evolution of Vitality Active Rewards

Four goals. One connected rewards experience.

Since 2015, the Vitality Active Rewards programme has grown from a single Exercise goal to a rich programme that includes Drive, Spend and now Sleep. All four are brought together in the Discovery Bank app.

A decade of rewards that continue to become richer, smarter and more personal



Exercise

Active Rewards 1.0



Drive

Active Rewards



Spend

Active Rewards 2.0



Active Rewards 3.0

Active Rewards in the Discovery Bank app, with personalised gameboard tiles



Sleep

Active Rewards

NEW

2015 — 2018 — 2019 — 2022 — 2026

Sleep Rewards engagement since go-live	>210k activations	>260k nights of sleep tracked	>90m Discovery Miles earned	>100k Instant Rewards earned by sleeping well

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NEW

Vitality Active Rewards for sleep

The new Sleep ring helps clients build healthier sleep habits through personalised weekly goals, while unlocking more ways to engage with and enjoy their rewards.

Sleep as the fourth goal.

Vitality members can now track their progress towards their **weekly sleep goal** and earn Active Rewards in the same intuitive way they do for exercise, driving and responsible spending.

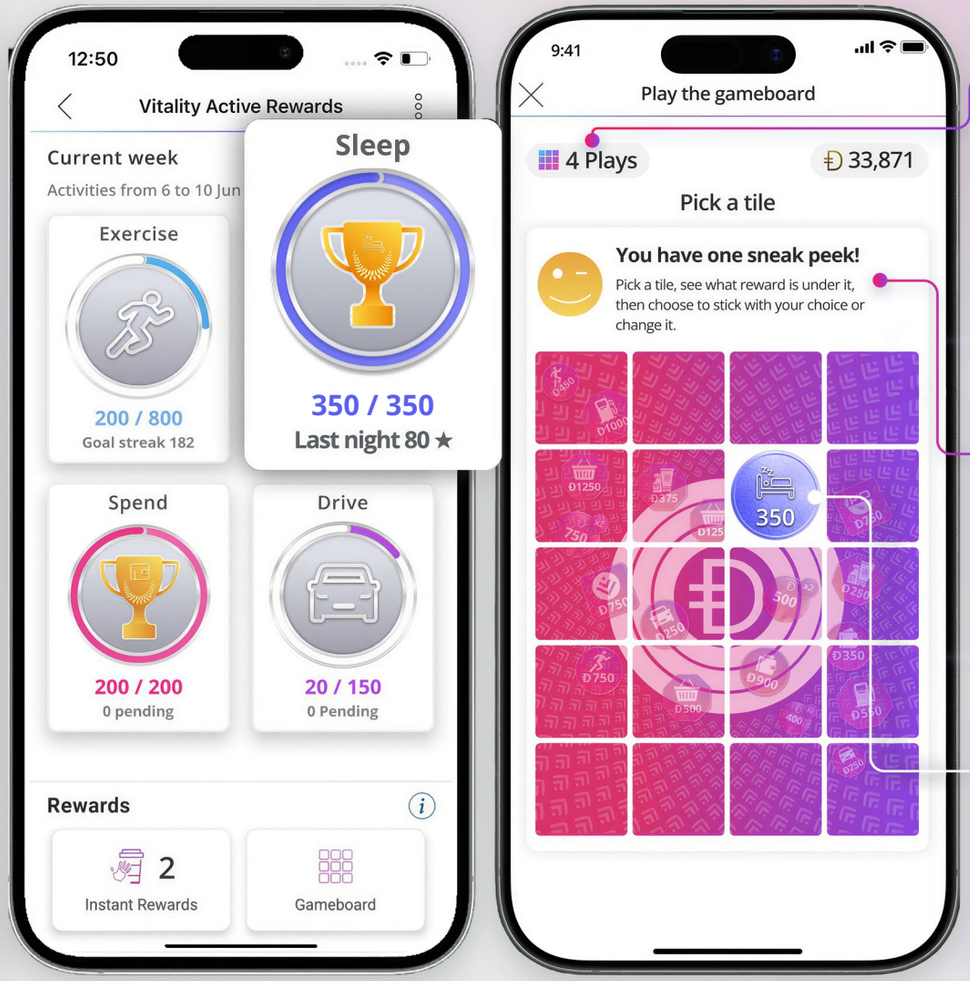
Accessible exclusively in the Discovery Bank app, members can now:

- ✓ **Activate** Vitality Sleep Rewards.
- ✓ **Link and sync** compatible wearable devices.
- ✓ **View detailed metrics** such as each night's Vitality Sleep Score, progress toward achieving weekly sleep goals, focus areas and optimal sleep onset windows.



NEW

Clients can now **seamlessly sync their wearable devices** within the Discovery Bank app, giving them a simpler way to monitor their sleep and exercise goals and engage fully with the Discovery ecosystem.



01 Gameboard play option for achieving sleep goal

Aligning with Vitality Active Rewards, members can now choose between an **instant reward** and a **gameboard play** when achieving their weekly sleep goal.

02 Gameboard sneak peeks

Members can earn a gameboard sneak peek by getting an **excellent sleep score (75+)** every night in the week.

03 Sleep tiles on the gameboard

Members will now be able to select a **sleep tile**, based on their aggregate sleep score for the week.

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Sleep rewards **technical details**

Sleep is the fourth ring in the Vitality Active Rewards experience in the Discovery Bank app, rewarding eligible clients for building healthier sleep habits through personalised goals and rewards.

ELIGIBILITY

Vitality Active Rewards Sleep goals are available to clients who are:

1. Vitality Premium, Vitality Active, or Personal Health Pathways members
2. Aged 18 years or older
3. A primary accountholder of any colour Discovery Bank Suite, Credit Card Account, Transaction Account, or the zero-monthly-fee Ðiscovery Account.
4. Activate Vitality Sleep Rewards and link a compatible wearable device, such as an Oura Ring, Apple Watch, Samsung Galaxy Watch, Garmin, Huawei or using a mobile device.

HOW THE SLEEP GOAL WORKS

- Sleep appears as a fourth Vitality Active Rewards ring in the Discovery Bank app.
- Sleep data and the resultant sleep score contribute towards a personalised weekly sleep goal.
- View weekly Sleep goal progress in the Discovery Bank app.
- Goals are personalised and dynamically adjusted based on each client's sleep behaviour.
- Goal cycles run from Saturday to Friday.
- Late sleep data can still result in goal achievement and reward allocation, subject to programme rules.

UNDERSTANDING THE VITALITY SLEEP SCORE

The Vitality Sleep Score is measured on a scale of 0 to 100 and reflects the quality of a client's previous night's sleep. The Sleep Score contributes directly towards the weekly Sleep goal, and considers:

- Regularity
- Duration
- REM sleep
- Deep sleep

REWARD CHOICE

When clients achieve their weekly Sleep goal, they:

- Choose an Instant Reward; or
- Wait until Rewards Wednesday for an additional Vitality Active Rewards gameboard play.

GAMEBOARD

- Clients earn a Sneak Peek by achieving a Sleep Score of 75 or more every day of the goal week, allowing them to see behind a gameboard tile before deciding where to play.
- A dedicated Sleep tile is unlocked on the personalised Vitality Active Rewards gameboard when clients achieve their sleep goal. The value of the Sleep tile is based on the client's aggregate Sleep Score for the previous goal week.



Sleep Score out of 100

SNEAK PEEK

A Sleep Score of 75 or more every day of the goal week earns a Sneak Peek.

TERMS AND CONDITIONS

See discovery.co.za for full benefit terms and conditions.

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Get up to 65% back on fuel

Vitality Drive 4.0 links fuel rewards with Discovery Bank in one connected proposition. Bank and Insure clients can earn up to 65% back on up to R3,000 of fuel spend a month at bp, Shell and the Gautrain.

VITALITY DRIVE 4.0

Better driving. Richer fuel rewards.



More value on every fill-up.

Clients get **up to 50% back** through Vitality Drive. Their Vitality Money status and Discovery Bank product selection add **another up to 15% back**.

Rewards paid instantly.

Fuel rewards are paid into the client's Ðiscovery Miles Account **in real-time** when they pay with their Discovery Bank virtual card.

One card for a seamless experience.

Clients no longer need a separate Vitality Drive card; they just pay with the **virtual card linked** to their Discovery Bank account.

How it works

01 Good driving unlocks value



Maintain and improve your **Vitality Drive status**. Aim for a perfect drive with every trip.

02 Tap and pay with ease



Pay with your **Discovery Bank virtual card** when purchasing fuel.

03 Instant rewards

Your fuel rewards are paid into your **Ðiscovery Miles Account** immediately. Get rewarded for every perfect drive.

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One fuel reward
One ecosystem

NEW

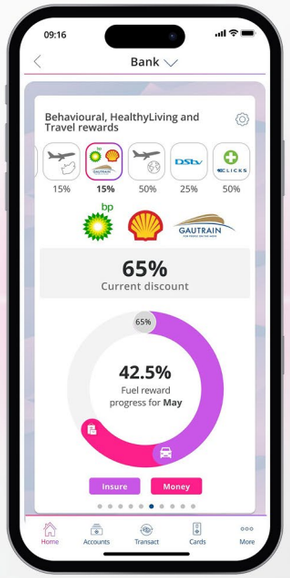


Fuel rewards on Vitality Drive 4.0

Up to **65%**
back in fuel rewards

Up to 50%
on Vitality Drive

Up to 15%
on Vitality Money



Terms and conditions apply. See discovery.co.za.

Vitality Drive up to 50%

Clients now earn a fixed percentage back on fuel: **up to 25% on** the Essential Plan and **up to 50% on** the Classic and Purple Plans, depending on their Vitality Drive status.

STATUS	FUEL REWARDS PERCENTAGE	
	ESSENTIAL	CLASSIC AND PURPLE
Blue	0%	0%
Bronze	2.5%	5%
Silver	7.5%	15%
Gold	15%	30%
Diamond	**25%**	**50%**

On Vitality Drive 4.0, clients with **R300 000 or more in home insurance** are considered as supported policies on Vitality Drive. A client's supported status will impact the spend cap on their fuel rewards.

VITALITY DRIVE STATUS	SUPPORTED COVER TYPE		
	ONLY MOTOR OR VITALITY MONEY	BUILDING OR CONTENTS	BUILDING AND CONTENTS
Blue	R1 500	-	-
Bronze		R1 500	R2 000
Silver		R1 750	R2 250
Gold		R2 000	R2 500
Diamond		**R2 500**	**R3 000**

Vitality Money up to 15%

When clients pay with a **Discovery Bank virtual credit card**, they can earn **up to 15% back on fuel** through Vitality Money. The monthly cap is now up to R3 000 a month, depending on the supported cover type held with Insure.

VITALITY MONEY STATUS			
Blue	3%	5%	6%
Bronze	4%	7.5%	7.5%
Silver	6%	9%	9%
Gold	7.5%	11%	11%
Diamond	**10%**	**15%**	**15%**

01 The power of integration

02 **The Superbank rewards platform**

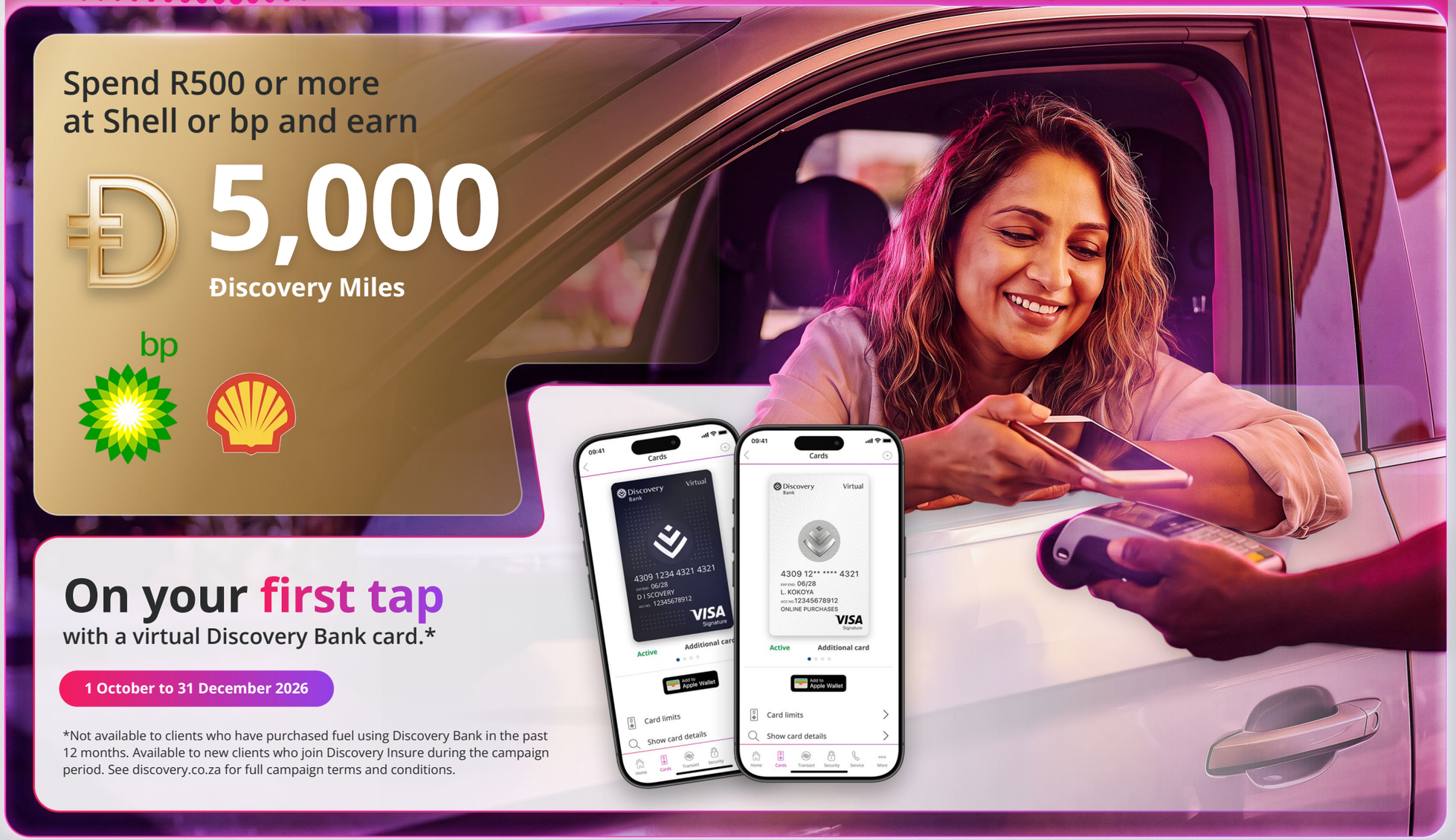
03 Enhanced core banking features

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SPECIAL OFFER

Spend R500 or more
at Shell or bp and earn

5,000
Discovery Miles



On your first tap
with a virtual Discovery Bank card.*

1 October to 31 December 2026

*Not available to clients who have purchased fuel using Discovery Bank in the past 12 months. Available to new clients who join Discovery Insure during the campaign period. See discovery.co.za for full campaign terms and conditions.

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Fuel benefit **technical details**

ELIGIBILITY

To earn the Fuel Benefit, clients must:

- **Hold a qualifying Discovery Bank product.**
- **Have activated Vitality Money.** This applies to both the Vitality Money and Vitality Drive parts of the reward.
- **Be in good standing with Discovery Bank** when the reward is calculated.
- **Pay with a qualifying card.** Normal qualifying spend rules apply. For example, Suite clients must pay with their credit card.
- **Spend at least R75 per transaction** at bp or Shell.
- **Buy fuel in South Africa.** Spend outside South Africa doesn't qualify.
- Spend by secondary cardholders counts towards the reward, which is paid to the primary accountholder.

QUALIFYING DISCOVERY BANK PRODUCTS

DISCOVERY BANK PRODUCT	VITALITY DRIVE REWARD	VITALITY MONEY REWARD
Suites	✓	✓
Credit Card Accounts	✓	✓
Transaction Accounts (bundled fees)	✓	✗
Transaction Account (PAYT fees)	✓	✗
Ðiscovery Account	✓	✗

HOW MUCH CLIENTS CAN EARN

PRODUCT	MAXIMUM VITALITY MONEY REWARD
Gold and Platinum Credit Card Accounts and Suites	10%
Black Suite and Credit Card Account	15%
Purple Suite	15%

MONTHLY SPEND THRESHOLDS

Rewards are paid on fuel spend up to a monthly threshold. The threshold is determined by the client's Vitality Drive status and Discovery Insure cover held on the last day of the preceding month, and applies for the full following month.

VITALITY DRIVE STATUS	NO INSURE COVER, OR MOTOR ONLY	MOTOR + BUILDINGS OR CONTENTS	MOTOR + BUILDINGS + CONTENTS
None (Vitality Money only)	R1 500	–	–
Blue	R1 500	R1 500	R1 500
Bronze	R1 500	R1 500	R2 000
Silver	R1 500	R1 750	R2 250
Gold	R1 500	R2 000	R2 500
Diamond	**R1 500**	**R2 500**	**R3 000**

RULES AND CAPS

- Virtual cards earn the personalised rate. Physical cards earn a flat rate: 2.5% (Essential) or 5% (Classic and Purple) for Vitality Drive, and 4% for Vitality Money on Purple Suite, if the client spends R3 150 or more (2026 value).
- A client's earn reward percentage from Vitality Money for the current month is determined by their Discovery Bank product and Vitality Money status as of the last day of the previous month, and the previous month's qualifying Discovery Bank credit card spend.
- A client's earn reward percentage from Vitality Drive for the current month is determined by their Vitality Drive status and their Discovery Insure plan as of the last day of the previous month.
- The Vitality Drive reward each month is capped at the client's total monthly motor premium.
- If a transaction takes spend over the threshold, only the part below it earns a reward. Thresholds reset on the first day of each month.

INSURE FUNDER ACCOUNT OPTION

Insure clients can choose to have their Vitality Drive reward paid into their Insure Funder Account instead of Miles. **Rewards paid there are doubled and locked in for three years.** They can be used for car-related costs, such as tyres at Tiger Wheel & Tyre and services at Bosch. The Vitality Money reward is always paid as Ðiscovery Miles. Clients must make their selection for the next month by the last day of each month.

TERMS AND CONDITIONS

See discovery.co.za for full benefit terms and conditions.

01 The power of integration

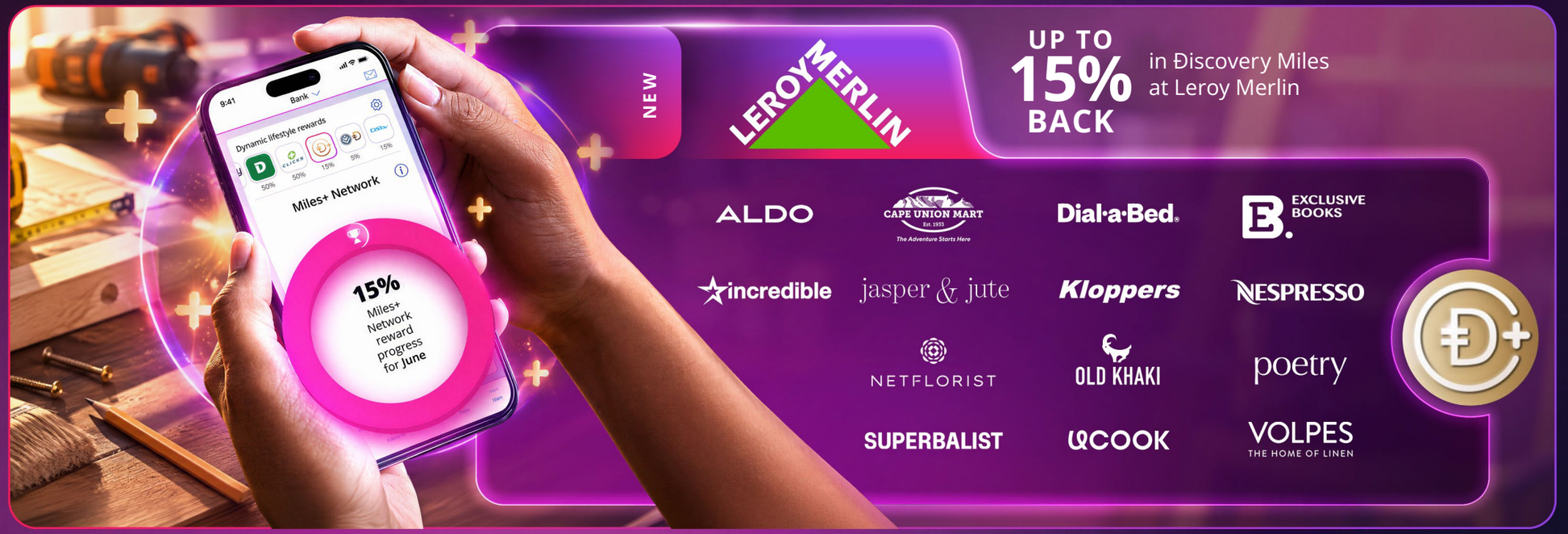
02 **The Superbank rewards platform**

03 Enhanced core banking features

04 Sales support

Leroy Merlin.
Now part of the Miles+ Network.

Clients now earn up to 15% back on home improvement, maintenance and outdoor living purchases, complementing the growing network of home, fashion and lifestyle partners in the Ðiscovery Miles+ Network.



Need to know

- Clients must pay in-store or online using a virtual card to maximise their rewards.
- Reward percentages are based on the client's primary Discovery Bank product, Vitality Money status, annual average qualifying card spend and the card type used.
- Monthly spend limits apply for each partner. Leroy Merlin has a limit of R15,000 per month.
- Overall R50,000 monthly spend limit applies across the Ðiscovery Miles+ Network.

See discovery.co.za for benefit limits. Terms and conditions apply.

SUITE, CREDIT CARD OR TRANSACTION BUNDLED			
MAXIMUM DISCOUNT (VIRTUAL CARD ONLY)	15%	12.5%	10%

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SECTION 03

Enhanced core banking features

New digital capabilities make managing money simpler, safer and more connected, delivering greater convenience and control.



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03 Enhanced core banking features

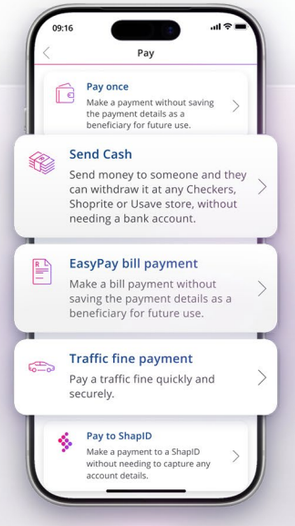
04 Sales support

New banking features and enhancements

Discovery Bank continues to expand its digital capabilities and enhancements, creating a **more seamless and connected banking experience**. Clients can now **do more within the Bank app**, from managing payments, moving money and sharing account access to accessing tailored product solutions.

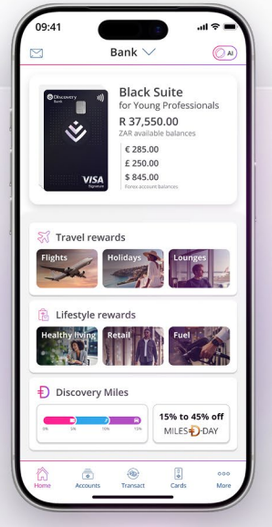
Smarter payments

Clients send cash, pay bills and traffic fines using the Discovery Bank app.



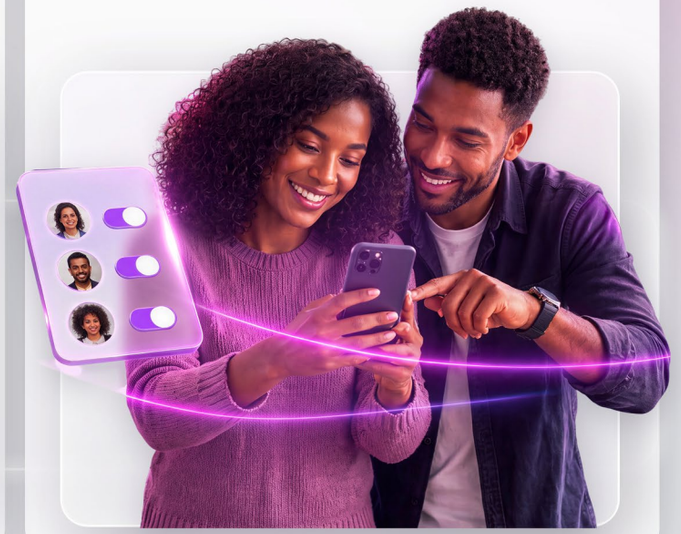
Young professionals

The Discovery Bank Black Suite for Young Professionals is an exclusive offering designed for clients under the age of 30.



Shared Accounts

A completely secure and intuitive way to give family, partners or trusted contacts view or transact access to selected accounts.



UNDERPINNED ACROSS EVERY DIGITAL JOURNEY



SECURITY

Protected at every step.

Through a multi-layered approach to security, including TRUST alerts, Panic Code and enhanced security controls, Discovery Bank helps clients stay protected from evolving fraud threats while maintaining complete control of their banking experience.

HUMAN EXPERTISE + AI

Intelligent guidance. Human support.

Clients can complete banking journeys digitally and find answers faster with Discovery AI, supported by expert bankers for more complex needs and important moments.



Live Assist | In-app calling | Discovery AI

01 The power of integration

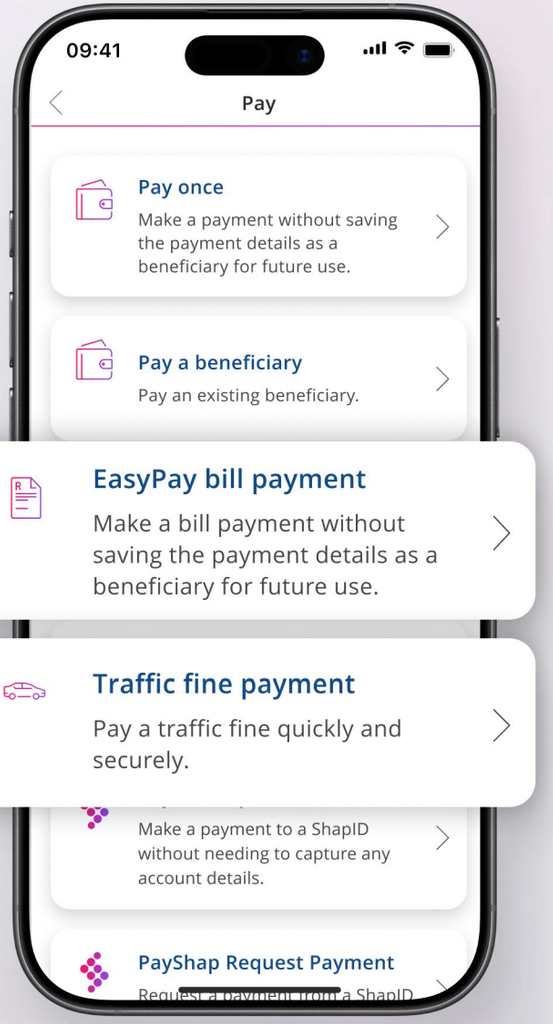
02 The Superbank rewards platform

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Easily pay bills and fines

Pay a wide range of everyday bills and traffic fines, including municipal accounts, education-related payments, subscriptions and government-issued notices, without needing to set up a beneficiary. By simply entering a bill number, barcode or traffic fine notice number, clients can view the payment details, confirm the amount due and pay in just a few taps.





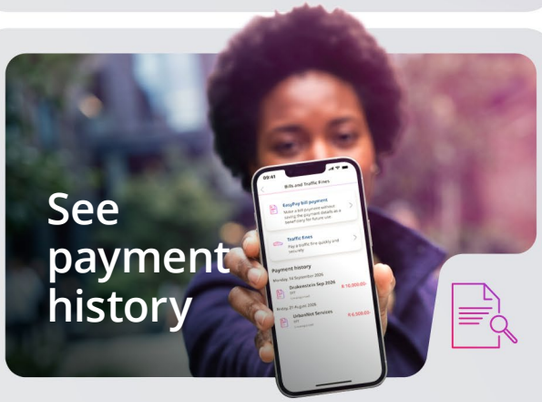
Make payments by entering an EasyPay bill number or scanning a barcode.



Retrieve bill information, with payment amounts automatically populated where available.



Settle qualifying traffic fines by entering a notice number and confirming payment.

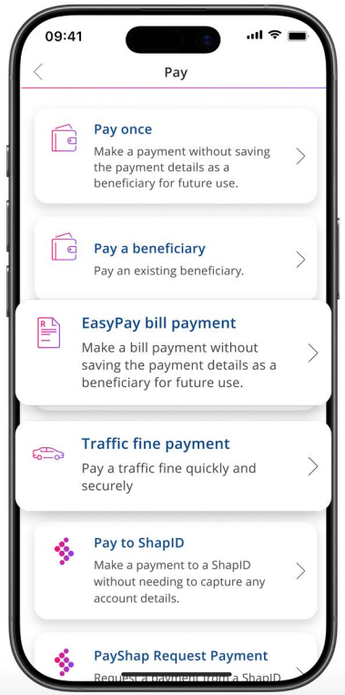


View previously paid bills and fines.

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Bill payments made easy in the Discovery Bank app

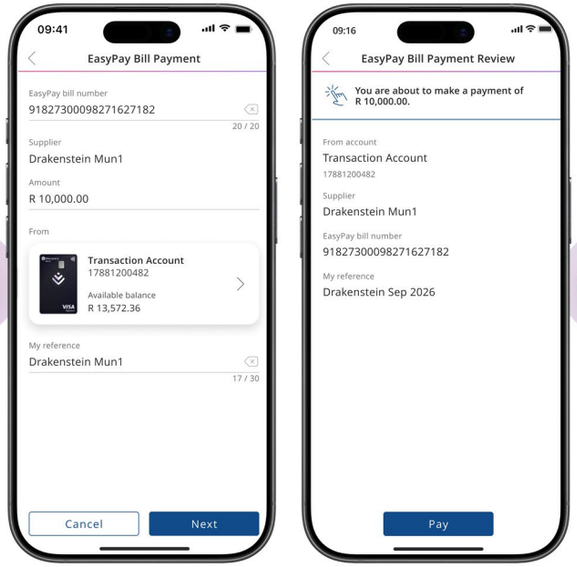
01 Select



From the banking app, tap:

- **Transact**.
- **Pay**.
- **Bills and Traffic Fines**.
- **EasyPay bill payment**.

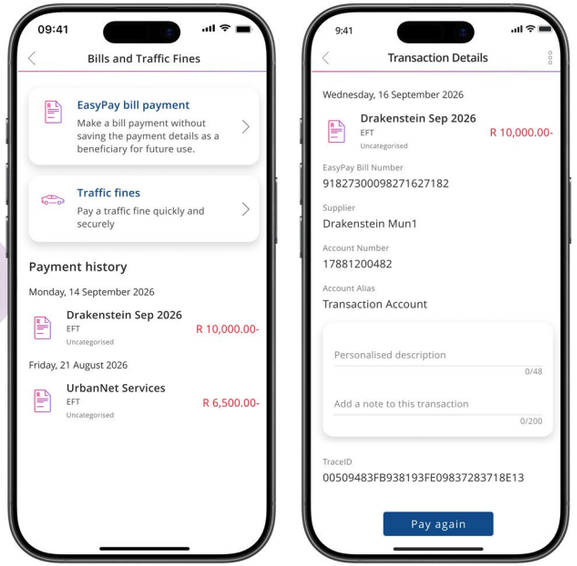
02 Review and pay



Simply enter bill and payment details:

- Enter **EasyPay bill number** or **traffic fine notice number**.
- Confirm the amount and account to pay from, enter your own reference, then tap **Next**.
- Review payment details and tap **Pay**.

03 Track and pay again



Easily view previous payments on the Bills and Traffic Fines payment history screen or repeat a payment by selecting a previous transaction.

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Bill and traffic fine payments **technical details**

FEES

- A fee of 1% of the transaction value, capped at R15, applies once a client's monthly allocation of free prepaid products, services and purchases transactions has been used (if applicable to their product).
- Bill and Traffic Fine payments form part of a qualifying client's existing prepaid products, services and purchases transaction allocation.



Suite or Transaction Account with bundled fees
4 free transactions



Suite or Transaction Account with bundled fees
50 free transactions

ELIGIBILITY

- Available to primary accountholders and authorised users of any colour Discovery Bank Suite, Credit Card Account, Transaction Account (with pay-as-you-transact or bundled fees), or the zero-monthly-fee Ðiscovery Account.
- Clients must be in good standing to make payments.

PAYING BILLS AND TRAFFIC FINES

- Enter an EasyPay bill number or scan a barcode, or enter a traffic-fine notice number.
- No beneficiary setup is required.
- Payment details and amounts are automatically retrieved where supplied by the provider.
- Where permitted by the provider, clients can adjust the payment amount before payment.
- Payment references can be edited before payment is completed.

LIMITS

- Existing Discovery Bank channel limits apply.
- Clients can view and manage limits by tapping **More > Channel limits**.

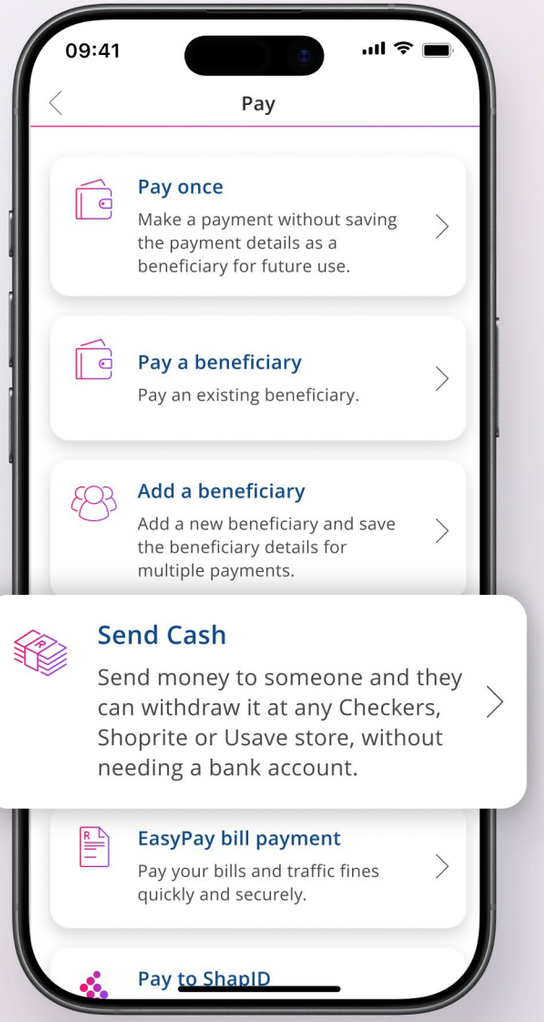
REWARDS TREATMENT

- Bill and traffic fine payments are not treated as qualifying spend for rewards.
- Bill and traffic fine payments do not earn Ðiscovery Miles.

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Introducing
Discovery Send Cash

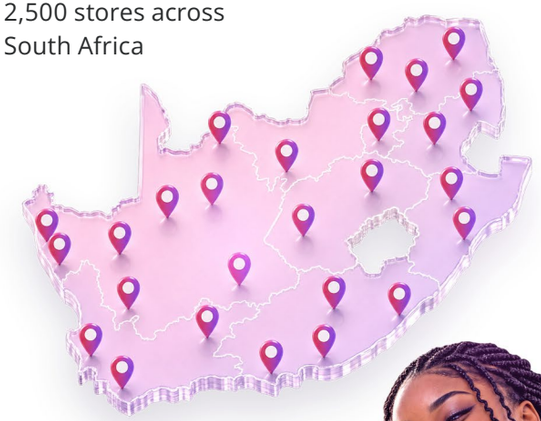
Clients can use Discovery Send Cash to send money quickly and conveniently, even to people who do not have a bank account. Whether they're paying for a service, supporting family members or providing financial assistance in an emergency, clients can generate a voucher in the Discovery Bank app for collection at more than 2,500 locations nationwide.



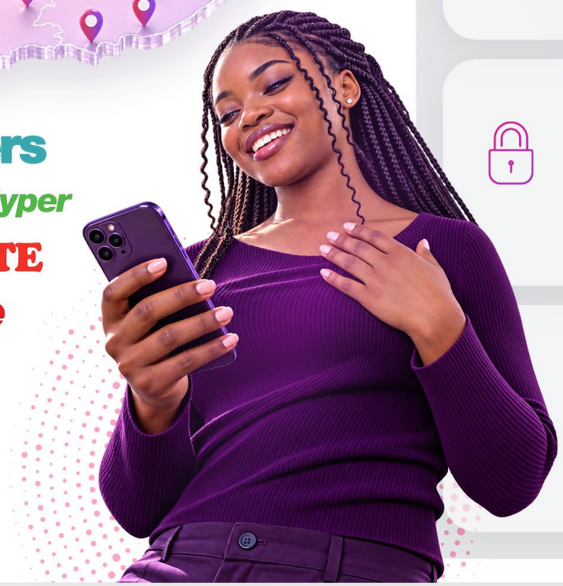
Collection network

>2,500

Collect cash at over 2,500 stores across South Africa



Checkers
Checkers Hyper
SHOPRITE
Usave



Pay anyone

Securely make emergency transfers, provide family support, pay for casual labour and more. Recipients do not need a bank account to redeem a cash voucher.

Pay for services more easily

A convenient way to pay people who prefer or need cash.

Greater security and control

Secure voucher payments with single-use redemption, protected with a unique PIN that the sender can reset if compromised.

Access cash when needed

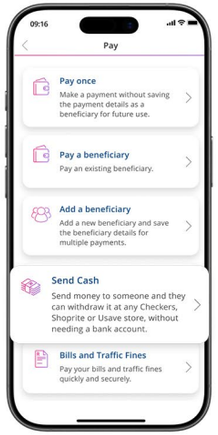
Generate a voucher for someone else or for personal cash withdrawals.

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Generate a Discovery Send Cash voucher

Clients can generate a Discovery Send Cash voucher in just a few taps through the Discovery Bank app. Once generated, **the voucher number and withdrawal PIN can be shared with the recipient for collection at participating retailers across South Africa.**

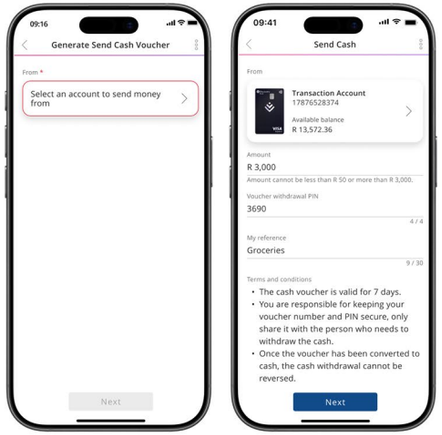
01 Generate



To generate a new Send Cash voucher, clients must open their banking app and tap:

- Transact.
- Pay.
- Send Cash.
- Generate Send Cash voucher.

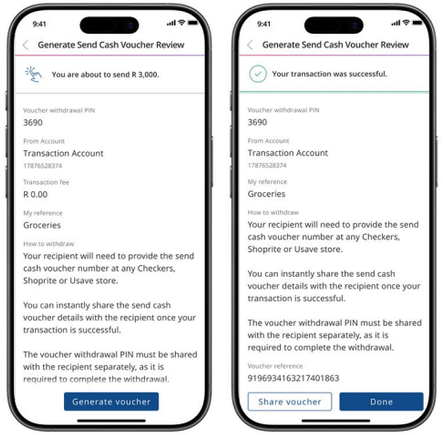
02 Configure



To configure the Send Cash voucher, clients must:

- Select the account to send money from.
- Enter the voucher amount.
- Create a four-digit withdrawal PIN.
- Add a reference.
- Tap Next.

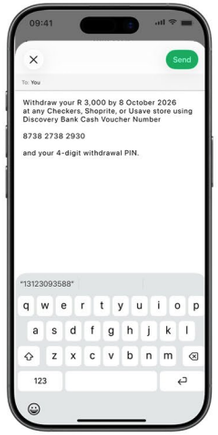
03 Share voucher



Once the voucher details have been confirmed, tap:

- Generate voucher.
- Share voucher.

04 Collect



Once shared with the recipient, they have seven days to:

- Visit a Checkers, Shoprite or Usave store.
- Provide the voucher number, and enter the withdrawal PIN.
- Collect the cash.

TIP
For enhanced security, share the voucher number and withdrawal PIN in separate messages.

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Discovery Send Cash **technical details**

VOUCHER FEE

R10

per R1,000 or part thereof

ELIGIBILITY

- Send Cash voucher generation is available to primary accountholders and authorised users of any colour Discovery Bank Suite, Credit Card Account, Transaction Account (with pay-as-you-transact or bundled fees) or the zero-monthly-fee Ðiscovery Account.
- Clients must be in good standing to generate a Send Cash voucher.
- Clients can share generated vouchers with other people or use the vouchers themselves.
- Recipients do not need a bank account to collect cash.

VOUCHER LIMITS

- Minimum voucher value: R50 per voucher.
- Maximum voucher value: R3,000 per voucher.
- Daily Send Cash limit: R5,000 per client.
- Monthly Send Cash limit: R25,000 per client.
- Clients can view and adjust their daily and monthly limits from their banking app by tapping **More > Channel limits**.

VOUCHER VALIDITY

7 days

validity from the moment it is generated

FEES

- Clients are charged a fee of R10 per R1,000 or part thereof for generating a Send Cash voucher.
- The fee is reserved when the voucher is generated, and reversed if the voucher is cancelled or expires. Once the voucher is redeemed, the reserved fee is processed.

SECURITY

- Clients create a four-digit withdrawal PIN when generating a voucher.
- Voucher details and withdrawal PINs should be shared separately.
- Vouchers lock after three consecutive incorrect PIN attempts until the PIN is reset.

VOUCHER VALUE

R3,000

maximum per voucher

VOUCHER VALIDITY

- Vouchers are valid for seven days once generated.
- Active vouchers can be cancelled before collection.
- Voucher amounts that expire or are cancelled are returned to the sender's account.

REWARDS TREATMENT

- Send Cash transactions do not count towards qualifying spend for rewards.
- Send Cash transactions do not earn base Ðiscovery Miles.

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Shared Accounts

Bank together. Stay in control.

Shared Accounts allows clients to **securely share access to selected accounts with spouses, partners, parents, adult children, personal assistants, accountants and more.**

Clients have full control of which accounts are shared and what level of access is granted, making it easier to manage finances while maintaining visibility, security and control. Access can only be shared with other Discovery Bank clients, allowing authorised users to securely access shared accounts directly through their own Discovery Bank app. Shared access can be tailored to each individual, with **View** or **View and Transact** permission applying to all accounts shared with that person.

Share selected accounts

Choose which accounts to share and who can access them.

Tailored permissions

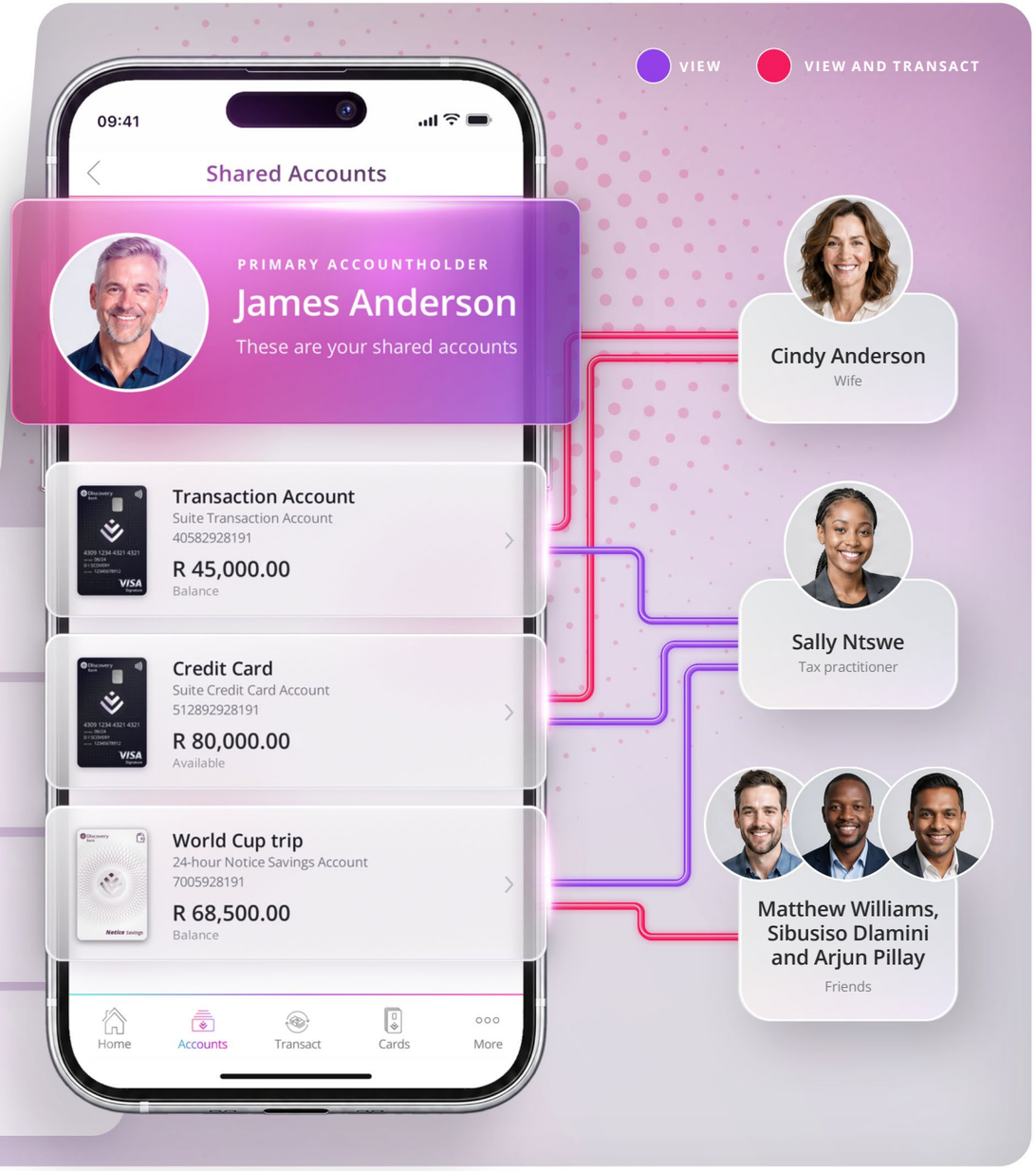
Grant either **View** or **View and Transact** access based on each person's needs.

Maintain control

Manage, update or revoke access at any time.

Secure by design

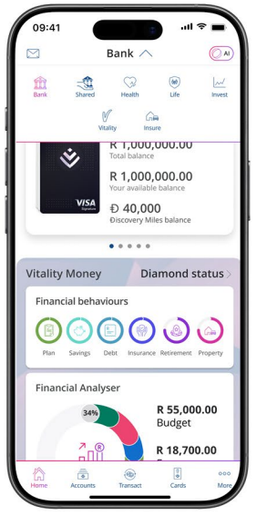
Clients access shared accounts through their own Discovery Bank profile without sharing credentials.



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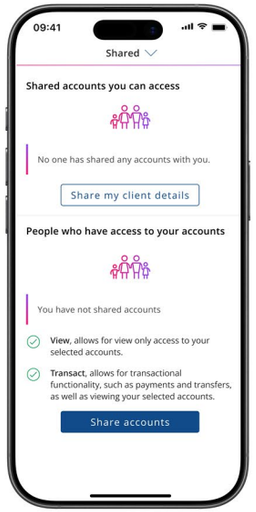
Share accounts securely in the Discovery Bank app

01 Open Shared Accounts



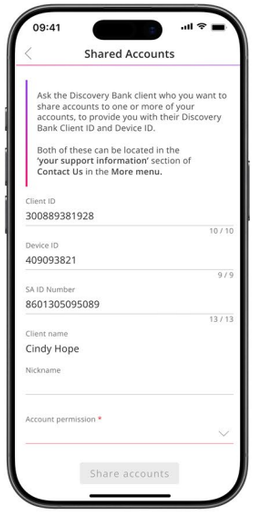
From the home screen, clients tap the arrow next to **Bank** to open the product menu, then tap **Shared**.

02 Select accounts to share



Shared Accounts screen shows who has shared accounts with the client and who can access the client's accounts. The accountholder taps **Share accounts** and completes biometric authentication.

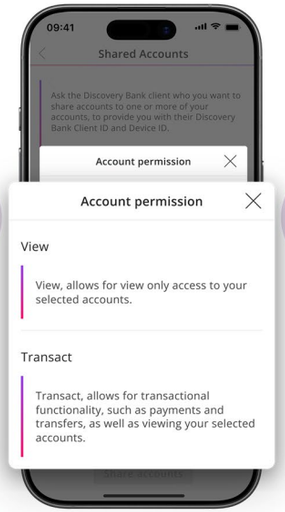
03 Enter client details



The authorised user is the person who you want to grant access to. Enter the authorised user's:

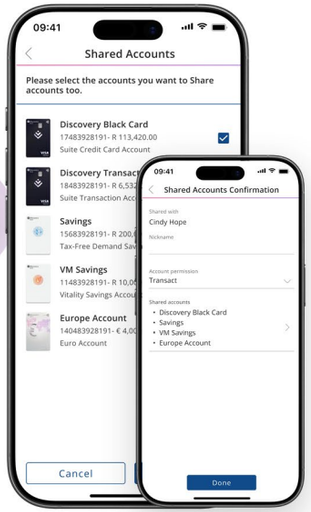
- Client ID
- Device ID
- Mobile number
- Client name

04 Choose permission



Select the appropriate account permission for the authorised user.

05 Select and share accounts

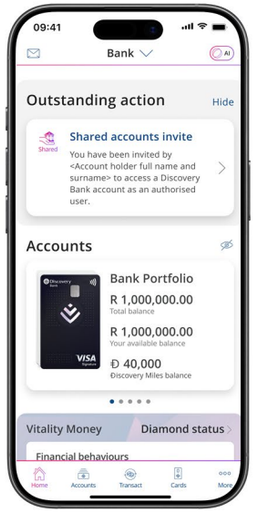


The accountholder chooses which accounts to share, agrees to the terms and conditions and taps **Share accounts**.

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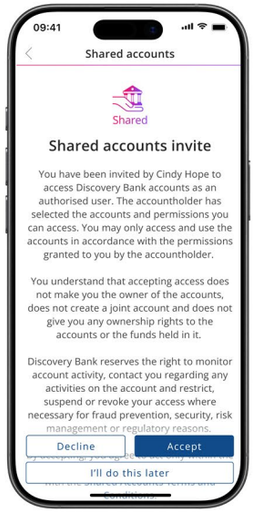
Accept and access Shared Accounts as an authorised user

01 Review the invitation



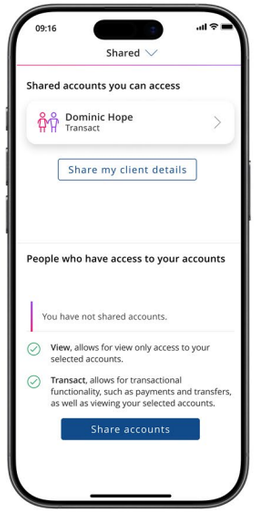
Log into the Discovery Bank app and open the Shared Accounts invitation.

02 Accept access



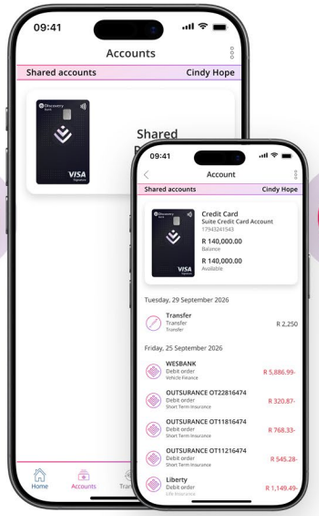
Review and accept the Shared Accounts terms and conditions.

03 Open Shared Accounts



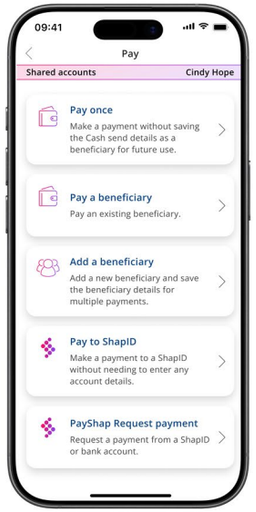
Tap the arrow next to **Bank** to open the product menu, then tap **Shared** to view accounts the user has access to.

04 View the Shared Portfolio



View transaction listings and cards linked to the Shared Accounts.

05 Transact in authorised accounts



Access the Shared Accounts and transact in the Discovery Bank app.

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Shared Accounts **technical details** (1/3)

VIEW ACCESS

Authorised users with View access can:

- View balances, available balances, pending transactions and transaction history for shared accounts.
- View account details and copy or share account information.
- Search and export transactions using Smart Search.
- View and download statements, account confirmation letters, account terms and conditions, and Fixed Deposit certificates for shared accounts.
- View cards and transactions linked to shared accounts, with sensitive card information restricted.
- View notices on shared Notice Savings Accounts.
- View maturity instructions on shared Fixed Deposit Accounts.

Authorised users with View access cannot initiate payments or transfers, add cards, edit debit orders or change account settings.

TRANSACT ACCESS

Authorised users with Transact access receive all View functionality and can also:

- Make EFT, real-time and PayShap payments.
- Make once-off payments using account details or a ShapID.
- Pay existing beneficiaries.
- Add or update beneficiaries.
- View beneficiary payment history.
- Add or edit scheduled payments.
- Transfer funds between the accountholder's shared accounts.
- Add or edit scheduled transfers between shared accounts.
- Purchase airtime, data, SMS bundles, water and electricity, and other vouchers available through the Discovery Bank app.
- View and manage recipients for value-added purchases.
- View and repeat previous purchases.
- Manage notices on shared Notice Savings Accounts.
- Manage maturity instructions on shared Fixed Deposit Accounts.

All transactions are subject to the existing limits on the account, set by the accountholder.

SHARED ACCESS, NOT SHARED OWNERSHIP

- The accountholder retains full legal ownership of the shared accounts and remains responsible for all account activity, including transactions completed by authorised users.
- Shared Accounts does not create a joint account, shared liability or Power of Attorney. Permissions are one-directional and do not give the accountholder access to the authorised user's accounts.

ACCOUNTS THAT CAN BE SHARED

Only accounts held in the accountholder's own Discovery Bank portfolio can be shared. Hidden accounts must first be unhidden before access can be granted. The accountholder can hide the accounts again afterwards without removing the authorised user's access.

ACCOUNT TYPE	ACCESS
Credit Card Accounts	Choose between **View** or **View and Transact** access
Transaction Accounts	
Discovery Accounts	
All Savings Accounts	
Revolving Credit Facilities	
Personal Loans	
Real-Time Forex Accounts	Only **View** access available
Discovery Miles Accounts	Not available
Home Loans	

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Shared Accounts **technical details** (2/3)

ELIGIBILITY

- Accountholders and authorised users must be existing Discovery Bank primary accountholders of a Discovery Bank Suite, Credit Card Account, Transaction Account (with pay-as-you-transact or bundled fees), zero-monthly-fee Ðiscovery Account, or Demand Savings Account.
- Each client must have an active qualifying Discovery Bank product and meet the applicable KYC requirements.
- Access can only be granted to individuals, not companies or other legal entities.
- Clients must be 18 years or older to receive View or Transact access.
- Applicable fraud, AML, legal, regulatory or account locks may prevent clients from sharing or transacting on accounts.
- If either client no longer holds an eligible primary product, access to the shared profile will end.
- Authorised users can switch between their own profile and the shared profile in the banking app or online banking.
- Accountholders can share access with up to five authorised users.

FEES

There is no fee for activating or using Shared Accounts.

ACCOUNT CONTROL

The accountholder chooses:

- Authorised user
- Accounts being shared
- Whether the authorised user receives View or Transact access
- When access must be changed or removed

Authorised users can only access the specific accounts selected for them. They cannot reshare the accounts or change their own permission level.

LIMITS AND RESTRICTIONS

- The accountholder's standard transaction limits that apply to the accounts will also apply to authorised users with Transact access.
- The accountholder must increase the limit before the authorised user can retry a higher-value transaction.
- Transactions completed by authorised users count towards the accountholder's applicable daily and monthly channel limits.

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Shared Accounts **technical details** (3/3)

MANAGING ACCESS

The accountholder can:

- View each authorised user's details.
- View the accounts shared with each authorised user.
- View the authorised user's permission level.
- View transactions completed by the authorised user.
- Add or remove accounts from the authorised user's access.
- Change the authorised user's permission between View and Transact.
- Cancel an invitation before it is accepted.
- Revoke access at any time.
- Authorised users can remove themselves from another client's shared accounts. Once removed, they can no longer switch to that shared profile or view its accounts and information.

What authorised users cannot do:

- Open or close accounts. Upgrade or downgrade products.
- Apply for credit.
- Edit debit orders.
- Add cards. Pause, replace or cancel cards.
- View or copy full card numbers.
- View or change card PINs.
- Access Ðiscovery Miles, Vitality, Health, Life, Invest or Pension functionality through the shared profile.
- Access linked external platforms such as Luno or EasyEquities through the shared profile.

SECURITY

- The accountholder must be operating from a secure login session when granting access.
- Selfie or biometric authentication is required before access is granted to a new authorised user.
- Additional authentication is required when changing permission from View to Transact.
- Each authorised user accesses Shared Accounts using their own Discovery Bank profile, login credentials, registered device and security settings.
- Account security remains separate for the accountholder and authorised user. Security and panic codes are never shared.
- All actions completed by an authorised user are attributable and auditable.
- Discovery Bank can suspend or terminate access when fraud, AML, risk or regulatory requirements apply.

NOTIFICATIONS

- The accountholder receives notifications for transactions completed by an authorised user.
- An authorised user with Transact access receives notifications for transactions they complete.
- Authorised users do not receive notifications for transactions completed by other authorised users.
- Authorised users with View access do not receive transaction notifications.
- The accountholder is notified if an authorised user removes their own access.

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COMING Q4 2026

The Black Suite for Young Professionals

Whether building a career, growing a business or establishing a profession, qualifying clients under 30 can now enjoy **exclusive access to the Black Suite for Young Professionals**.

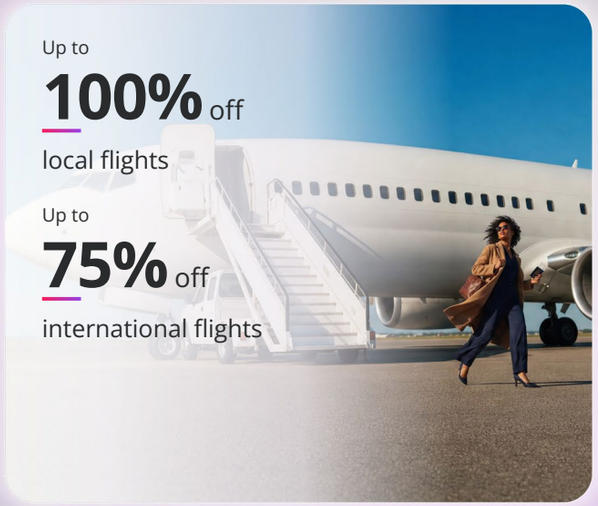
Clients benefit from the **premium banking features, market-leading travel benefits** and **shared-value rewards** of the Black Suite product, at a preferential monthly rate.



TRAVEL REWARDS

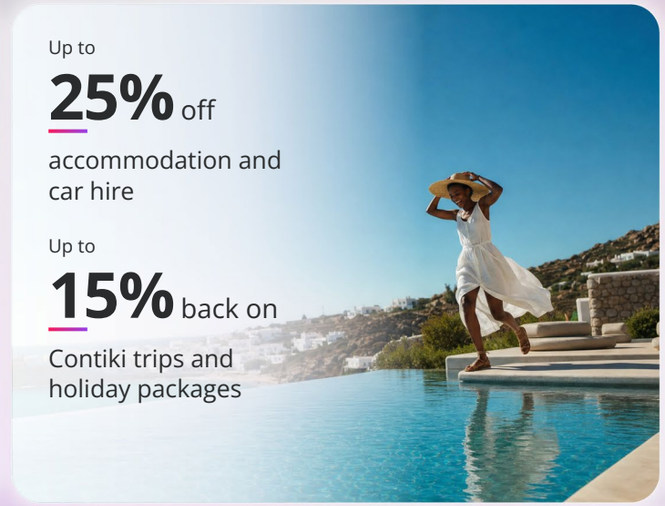
Up to
100% off
local flights

Up to
75% off
international flights



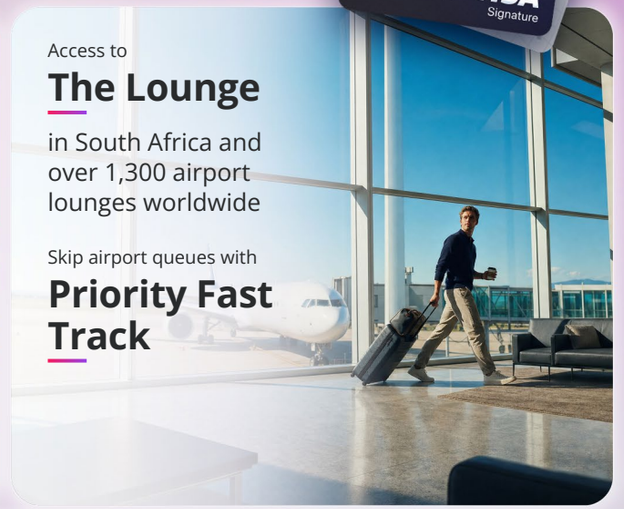
Up to
25% off
accommodation and car hire

Up to
15% back on
Contiki trips and holiday packages



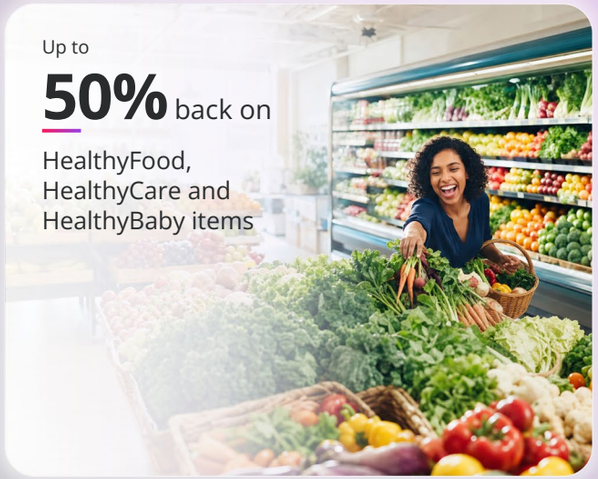
Access to
The Lounge
in South Africa and over 1,300 airport lounges worldwide

Skip airport queues with
Priority Fast Track



HEALTHY LIVING AND LIFESTYLE REWARDS

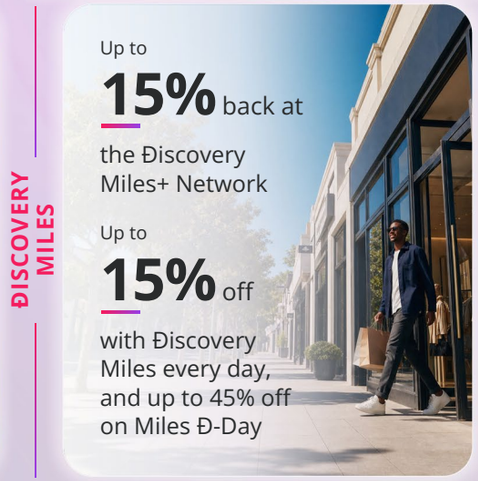
Up to
50% back on
HealthyFood, HealthyCare and HealthyBaby items



ĐISCOVERY MILES

Up to
15% back at
the Điscovery Miles+ Network

Up to
15% off
with Điscovery Miles every day, and up to 45% off on Miles Đ-Day



FUEL REWARDS

Up to
15% back
on fuel



SOPHISTICATED EVERYDAY BANKING

Preferential rate

R375 p/m*

- Simple bundled-fee pricing
- Premium digital banking, security and servicing
- Complimentary EUR, GBP and USD forex accounts

**Effective monthly fee after the Young Professional fee rebate. Clients must deposit their qualifying monthly salary, remain in good standing and be rewards qualifying.*

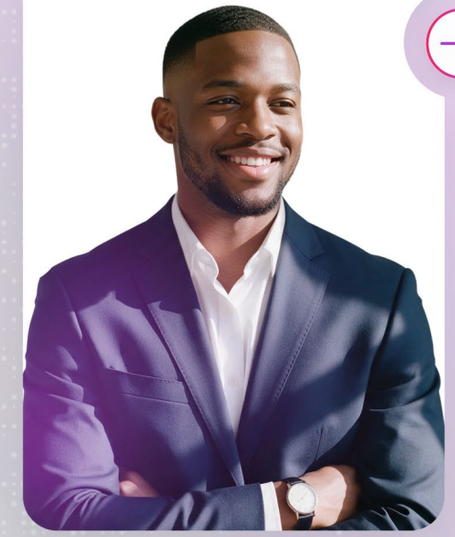
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Who qualifies and how to get it

01 Qualify

Under 30 years of age

Earn R350,000 or more annually



02 Join

Already on a Black Suite

Clients under 30 on a Black Suite when the product launches will **automatically be migrated to the Black Suite for Young Professionals** and notified of the change.



Upgrade to a Black Suite

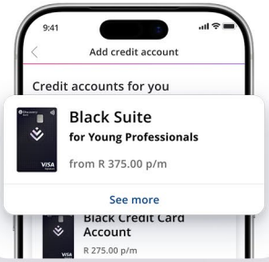
To upgrade to the Black Suite for Young Professionals:

- Clients on another Suite need to **upgrade their account colour**.
- Clients on a standalone Credit Card Account need to add a Transaction Account, then **change account colour**.
- Clients on a **non-credit product need to add a Credit Card Account, then change account colour**.

See Discovery Bank Info and Tips for detailed product upgrade steps.

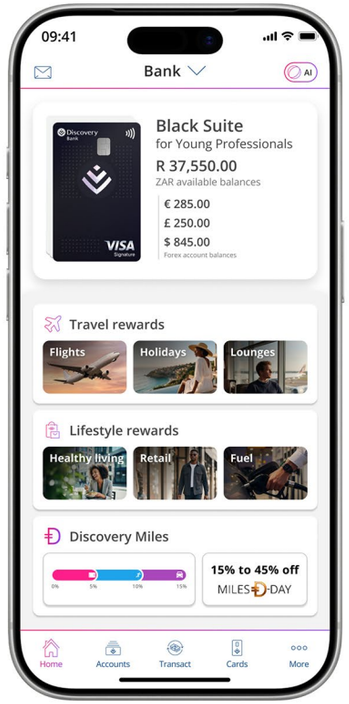
New to Discovery Bank

- Start the application process through a **Bank-accredited financial adviser or in the Discovery Bank app**.
- Enter the required monthly income, select **Credit** as the product need, and **choose the Black Suite for Young Professionals offer**.
- **Submit supporting documentation** and complete the application process.



03 Engage

Once clients are on the Black Suite for Young Professionals, they **must maintain a qualifying monthly salary deposit** to receive their Young Professional fee rebate and unlock their full annual allocation of visits to The Lounge.



Clients taking out a new credit facility will be subject to the standard risk and affordability assessment.

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Young Professional benefits and features

In addition to the rich benefits available through a Discovery Bank Black Suite, Young Professionals are eligible for an **exclusive saving on their monthly fees**, and more accessible qualifying criteria to **unlock complimentary visits to The Lounge.** To enjoy these benefits, clients must have their salary or income deposited into their account each month.

Save on monthly fees

Pay an effective monthly fee of R375 when monthly requirements are met.

- Standard Black Suite monthly fee is charged and a rebate is applied.
- If **no qualifying salary deposit is made**, then **no rebate will be applied**, and the full monthly fee remains payable.

Access visits to The Lounge

Unlock the full Black Suite lounge allocation when monthly requirements are met.

- Standard complimentary access includes 2 domestic and 1 international visit.
- **Unlock a further 22 domestic and 7 international visits** without meeting the standard average monthly spend requirement of R23,600 or more.



Keep the benefits active each month

Meet the monthly qualifying requirements to maintain the benefits.

1. Deposit the qualifying salary in Rands into a transaction, credit card or demand savings account.
2. If a salary cannot be identified, a single client deposit of at least R15,000 can meet the deposit requirement.
3. Account must be in good standing.
4. Client must be rewards qualifying with a minimum qualifying spend of R3,150 in the previous month (2026 value).

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Black Suite comparison

For qualifying young professionals, the Black Suite unlocks a higher level of travel benefits, shared-value rewards and premium banking features. Clients who actively engage with Vitality Money and use their rewards regularly **can unlock significantly more value through the Black Suite.**

	 Platinum Suite (as an under 30)	 Black Suite for Young Professionals
2026 monthly fee	**R340**	**R375**
TRAVEL REWARDS*		
Local flights	(M) 35% + (H) 25% = 60% Plus up to 50% Portfolio status flight discount	(M) 50% + (H) 25% = 75% Plus up to 50% Portfolio status flight discount
International flights	(M) 10% + (H) 25% = 35%	(M) 25% + (H) 25% = 50% Plus up to 25% Portfolio status flight discount
Contiki trips and holiday packages	(M) 15%	(M) 15%
Accommodation and car hire	(M) 25%	(M) 25%
Priority Fast Track	No	(M) Yes
Access to The Lounge in South Africa	(M) 2 domestic, 1 international	(M) 24 domestic, 8 international
Access to worldwide lounges	No	(M) 6 worldwide
HEALTHY LIVING AND LIFESTYLE REWARDS*		
HealthyFood	(M) 25% + (H) 25% = 50%	(M) 25% + (H) 25% = 50%
HealthyCare	(M) 25% + (H) 25% = 50%	(M) 25% + (H) 25% = 50%
HealthyBaby	(M) 25% + (H) 25% = 50%	(M) 25% + (H) 25% = 50%
Fuel	(M) 10% + (D) 50% = 60%	(M) 15% + (D) 50% = 65%
Discovery Miles+ Network	(M) 12.50%	(M) 15%
DStv benefit	(M) 20%	(M) 25%
SOPHISTICATED EVERYDAY BANKING		
Forex accounts	R25 per account	USD, EUR and GBP accounts free
Local withdrawals	8 free, fee afterwards	Free
International withdrawals	R95 each	Free
Real-time payments	R1 to R40 each	30 free, fee afterwards

(M) Vitality Money (H) Vitality Health (D) Vitality Drive Portfolio boost Where the Black Suite offers more value

**All rewards shown are maximum 'up to' percentages. Rewards are based on engagement in Vitality programmes, Discovery products, monthly qualifying card spend and payment card type used.*

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Black Suite for Young Professionals **technical details**

ELIGIBILITY

- Clients must be primary accountholders of a Black Suite. This offer is not available on any other product types or account colours.
- Clients must be 18 to 29 years old.
- Clients will be considered for the Black Suite for Young Professionals with an annual income of R350,000 or more.
- Eligibility is not limited to clients with professional degrees or qualifications.
- Clients who change their product type or account colour will no longer qualify for the monthly benefits associated with the Black Suite for Young Professionals.
- Clients will automatically transition to the standard Black Suite at the full monthly fee in the first month after their 30th birthday.
- Clients must qualify for a credit facility, which may be either a standard limit or a low credit limit.

MONTHLY BENEFITS

To receive the monthly benefits, clients must deposit their qualifying monthly salary, remain in good standing and be rewards qualifying.

Clients who meet the monthly requirements:

- Receive a monthly fee rebate, reducing the effective monthly fee to R375.
- Unlock their full annual allocation of visits to The Lounge.

Clients who meet the monthly requirements will have their rebate locked in for the following month. In order for the rebate to be applied, the account must remain in good standing.

Clients who do not deposit their qualifying monthly salary, remain in good standing or meet the rewards-qualifying requirements will not receive the monthly fee rebate, and be charged the full standard Black Suite monthly fee.

The full annual allocation of visits to The Lounge can be unlocked by meeting either the standard Black Suite spend requirements or the monthly Young Professional salary deposit requirement.

REFERRAL FEES

Discovery Bank-accredited advisers can earn referral fees for successful Black Suite for Young Professionals applications completed through the Financial Adviser Platform.

Once-off referral fees (excl. VAT):

- R2,100 for a Black Suite for Young Professionals sale with a standard limit (R1,000 or more).
- R1,350 for a Black Suite for Young Professionals sale with a low limit (under R1,000).

The once-off referral fee is paid to the Discovery Bank adviser on record at the time the account is opened.

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Black Suite for Young Professionals case study

Jason, Christy-Lee and Azania are young accountants at different stages of their careers. As their income and wealth grow and financial behaviours strengthen, they're able to adopt a broader range of financial products and services, unlocking greater value.



	Jason	Christy-Lee	Azania
			
Age	23	26	29
Gross monthly income	R30,000	R45,000	R65,000
Qualifying card spend	R9,000	R14,000	R20,000
Statuses			
Vitality Money			
Vitality Health			
Vitality Drive			
Portfolio			
Lifestyle and retail rewards			
HealthyLiving	31%	34%	42.5%
Fuel	15%	30%	50%
Miles+	5%	6%	11%
Flight discounts			
Local	46%	60%	72.5%
International	35%	40%	47.5%
Miles Ð-Day	25%	30%	30%

Improved engagement and Portfolio status lead to greater shared-value for clients.

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SECTION 04

Sales support

New tools, capabilities and enhanced adviser home loan journeys help strengthen client relationships and unlock greater value across the Discovery ecosystem.



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The Discovery Bank offering

EVERYDAY BANKING

Everyday banking solutions that combine transaction and credit card accounts with Vitality Money, helping clients build better financial habits and access more value from their banking.



Suite | Black Suite for Young Professionals | Credit Card Account | Transaction Account with bundled or PAYT fees | Discovery Account | Real-Time Forex Accounts

SAVINGS AND INVESTMENTS

A range of savings and investment solutions tailored to different goals, timelines and access requirements, enabling clients to make the most of their money.



Demand Savings and Tax-Free Savings Account | Notice Savings Accounts | Hybrid Fixed Deposit Accounts | Fixed Deposit Accounts | Share trading through EasyEquities | Crypto trading with Luno

BORROWING

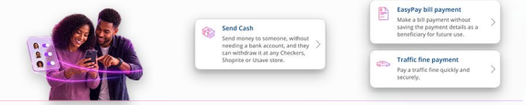
Flexible lending solutions tailored to different needs and goals, from revolving credit to fixed-term finance, helping clients borrow with confidence.



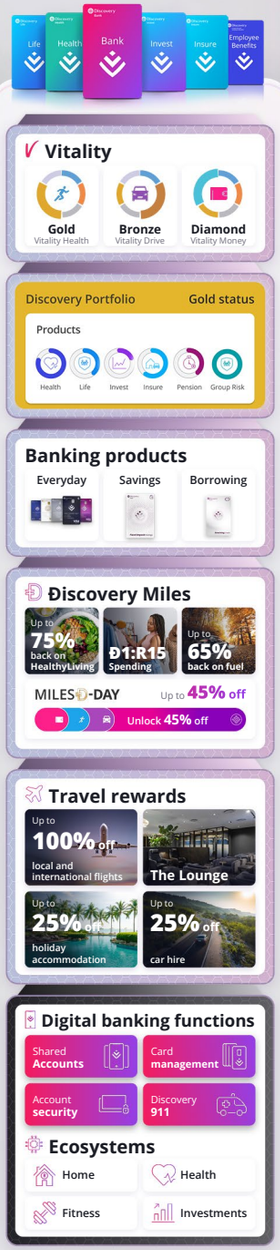
Single Credit Facility | Secured credit | Revolving Credit Facility | Personal Loan | Home Loan

DIGITAL CAPABILITIES

Digital banking capabilities that make it easier to move money, pay bills and manage finances, with shared access features that provide greater flexibility while maintaining security and control.

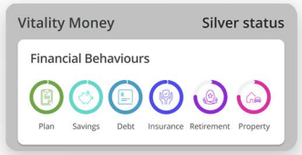


Shared Accounts | Discovery Send Cash | Bill and traffic fine payments



HEALTHY FINANCIAL BEHAVIOUR

Vitality Money encourages and rewards healthy financial behaviour, helping clients build healthier financial habits through personalised guidance and rewards, unlocking greater value and benefits that improve over time.



DISCOVERY PORTFOLIO STATUS

Portfolio status reflects the breadth and depth of a client's relationship with Discovery – allowing clients to unlock additional shared-value rewards for improving their Portfolio status.



VITALITY TRAVEL

Travel benefits that rewards clients with savings on local and international travel, complemented by premium travel conveniences like Priority Fast Track and airport lounge access.

AIRLINK | CemAir | FlySafair | Lift | South African Airways

Up to **100%** off local flights

British Airways | Emirates | Qantas | South African Airways | United Airlines

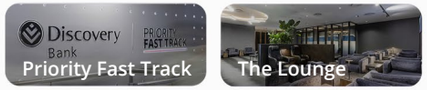
Up to **100%** off international flights

Europcar | Tempest Car & Bike Hire | Protea Hotels | Southern Sun | Sun International

Up to **25%** off car hire and accommodation

contiki | World Leisure Holidays | Royal Caribbean International

Up to **15%** back on holiday packages



ÐISCOVERY MILES REWARDS

Earn and spend Ðiscovery Miles through everyday transactions and positive behaviours across the Discovery ecosystem, with a single rewards currency that's more valuable than cash.

Checkers | Checkers Sixty60 | Woolworths | WOOLIES DASH

Up to **75%** back on HealthyFood

CLICKS | Dis-Chem Pharmacies

Up to **50%** back on HealthyCare

bp | Shell

Up to **65%** back on fuel

Up to **15%** back in the Ðiscovery Miles+ Network

MILES Ð-DAY

Up to **45%** off on Miles Ð-Day

Vitality Active Rewards

SAFETY, SECURITY AND SERVICING

Intelligent servicing and cutting-edge AI gives clients instant, personalised access while proactively protecting clients at every stage.

Discovery AI | Live Assist | TRUST alert

Digital Account Vault | Discovery 911 | Panic Code

01 The power of integration

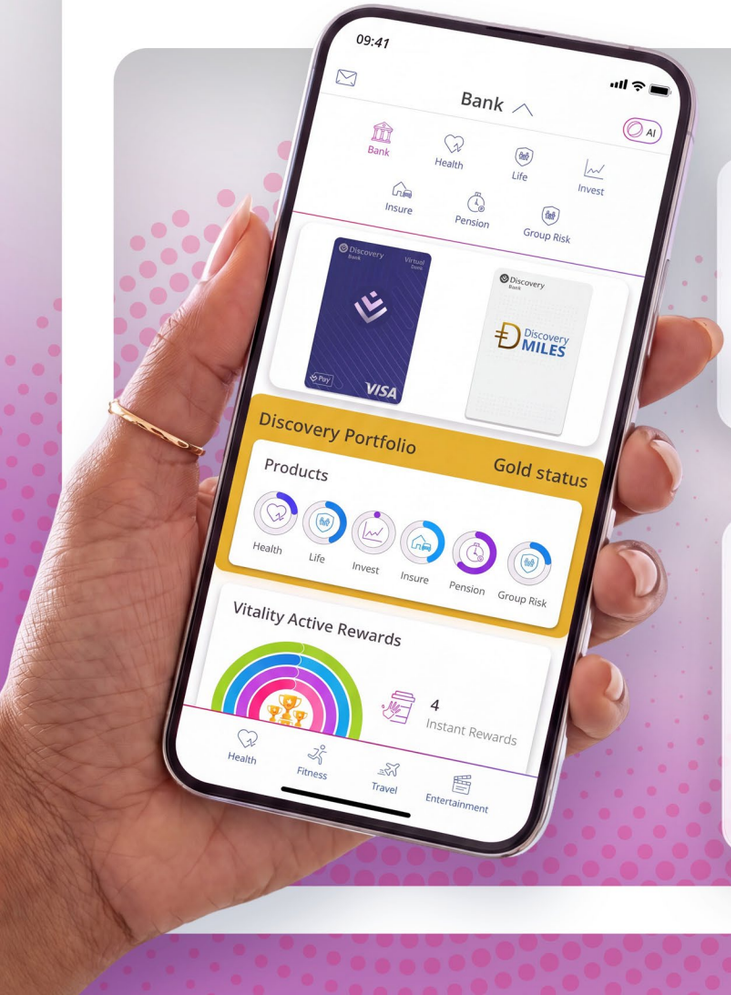
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Exclusive access to the Superbank for Discovery clients

The Ðiscovery Account is a fully digital bank account giving clients access to their full Discovery portfolio, unique travel and lifestyle rewards, innovative payment capabilities, as well as Vitality Money, Discovery Bank's financial wellness programme. All of this with **zero monthly fees**. Clients can open this account to access richer rewards linked to their existing products.



Banking

Full Discovery portfolio
viewing and management

Leading digital bank capabilities
and a free virtual card

Market leading security
and servicing

Zero monthly
account fee

Rewards

10% to 25% off
local and international flights through Vitality

Up to **25%** local Portfolio status flight discount

Vitality Active Rewards
Now with weekly sleep goals

Up to **50%** back
on fuel spend through Vitality Drive

Up to **45%** off on Miles Ð-Day

Ecosystems

Travel

Clients get access to the Vitality Travel platform, which allows them to make travel bookings in one place. Exclusive to Discovery Bank clients.

Fitness

Clients get access to the Vitality Fitness platform, an integrated exercise ecosystem that allows them to discover fitness facilities, book classes, join participating gyms and access exclusive exercise experiences, all in one place. Exclusive to Discovery Bank clients.

Discovery Pay

Pay out-of-pocket medical expenses seamlessly with Health Pay, enjoy flexible gym visits with Vitality Pay as you Gym. All simply and quickly through Discovery Bank.

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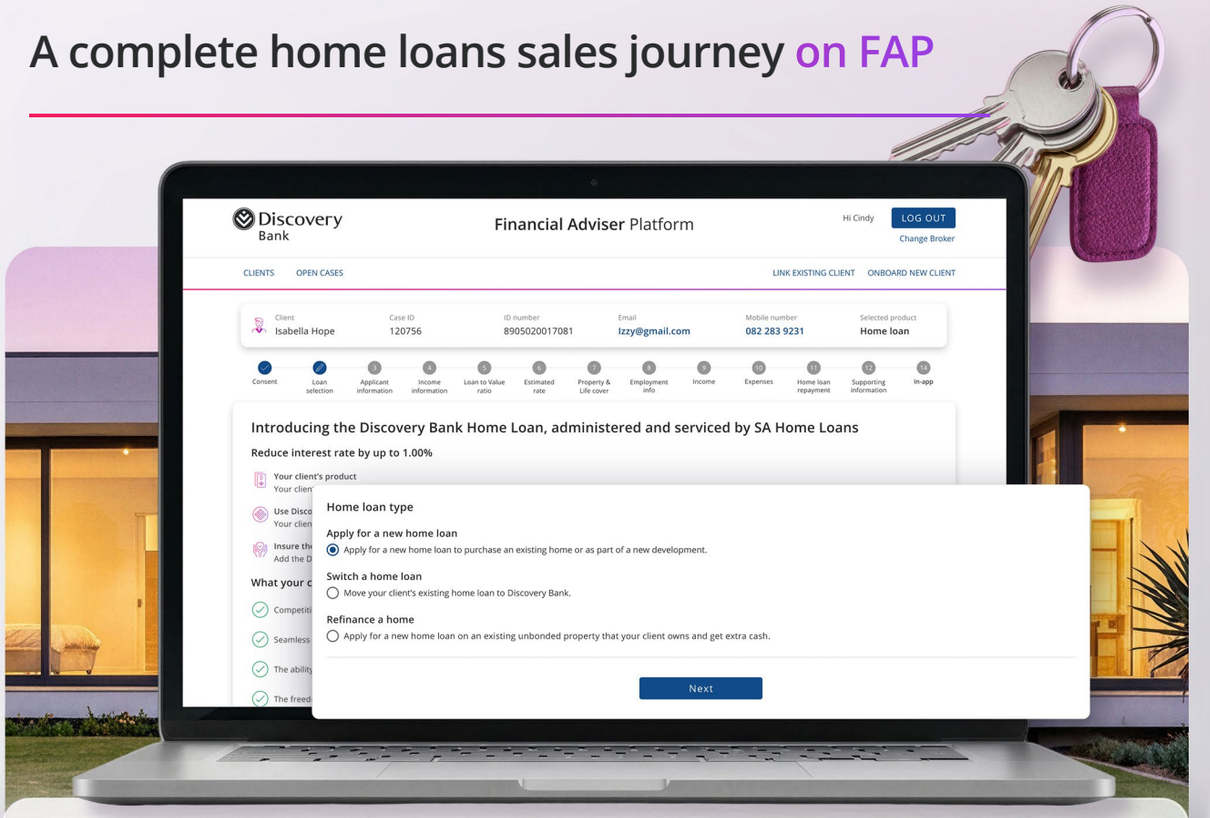
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Selling home loans on the Financial Adviser Platform

Making home loans even more accessible. Discovery Bank-accredited advisers can start, configure, submit and track home loan applications for new and existing clients directly in the Financial Adviser Platform.

A complete home loans sales journey on FAP



01
Advisers can submit new, switch or refinance applications.

02
Add and manage up to four co-applicants on the same application.

03
View estimated **personalised interest rate discounts** to demonstrate the potential value to clients before submission.

04
Track application progress and automatically earn fees upon the signing of the Letter of Acceptance.

05
Earn referral fees on Home Loan Protectors taken up.

UNTIL 31 DECEMBER 2026

New purchase campaign

Give clients another reason to make a move.

For a limited time, qualifying clients who apply for a new Discovery Bank home loan can unlock an additional 0.65% discount on their applicable interest rate for the first 12 months.

UP TO **1.65%** **off the home loan interest rate**
Existing personalised discount of up to 1% plus the additional 0.65% campaign discount.

- The main applicant must have a Discovery Bank Suite, Credit Card Account or Transaction Account with bundled fees.
- The home loan application must be submitted from 1 October to 31 December 2026.
- The Letter of Acceptance must be signed and submitted to Discovery Bank within 30 days of issue, and by 31 January 2027, at the latest.
- Qualifying home loans must be registered on or before 30 June 2027.
- The campaign discount will only be earned on the new home loan purchase for the 12-month period. Switch and refinance applications are excluded.

Campaign terms and conditions apply.

GO-LIVE BONUS

Advisers earn
0.3%
on home loans submitted on the Financial Adviser Platform until end-December 2026, with **no tiering or caps**, once a Letter of Acceptance has been signed.

01 The power of integration
02 The Superbank rewards platform
03 Enhanced core banking features
04 Sales support

DISCOVERER

Discovery Bank

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This Discoverer is intended for internal use by financial advisers only, and is only a summary of the key benefits and features of the Discovery Bank product offering. It does not constitute financial advice.

Rewards based on your engagement in Vitality programmes, Discovery products, and monthly qualifying card spend. Fair-usage spend limits apply. Credit initiation and service fees may apply. Subject to credit approval.
Ðiscovery Miles are more valuable than cash on the Discovery and Discovery Bank app, in-store and online with Discovery Vitality partners.

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. VAT registration number 4590272730. Limits, terms and conditions apply.

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