Discovery Bank

# Ðiscovery Miles terms and conditions

## What is Ðiscovery Miles?

Ðiscovery Miles is our rewards currency that you can earn by getting healthier, driving well and spending responsibly.

## Who do these terms and conditions apply to?

This guide applies to you if you are:

- A Vitality Health member with Vitality Active Rewards activated
- A Vitality Drive member through Discovery Insure with Vitality Active Rewards activated
- A Vitality Money member through Discovery Bank.

Remember: If you are a Discovery Bank client with an active previous Discovery Card that was first issued before the launch of Discovery Bank, and you have not switched to a new Discovery Bank credit card product with Vitality Money, the terms and conditions for the Ðiscovery Miles you earn is covered in the Discovery Card Ðiscovery Miles benefit guide.

## How do I earn Ðiscovery Miles?

There are several ways for you to earn Ðiscovery Miles. The ways you can earn depend on which Vitality programmes you belong to across Vitality Health, Vitality Drive and Vitality Money.

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**Earn by achieving your Vitality Active Rewards goals**

- **Earn Ðiscovery Miles** through Vitality Active Rewards gameboard plays each week for achieving your weekly exercise, drive and spend goals.

**Earn by making healthier choices at South Africa's leading retailers and dining outlets**

- **Up to 75% back** on HealthyFood items at Checkers and/or Checkers Sixty60, plus Woolworths in store and/or online, Woolies app and Woolies Dash or Woolworths.
- **Up to 50% back** on HealthyCare items through Clicks or Dis-Chem
- **Up to 50% back** on HealthyBaby items through Babies R Us, Toys R Us or Dis-Chem Baby City
- **Up to 25% back** on healthier meal choices, plus up to **50% back** on kids' healthy meals with HealthyDining.

**Earn on fuel and Uber rides**

- **Up to 20% back** on qualifying spend when filling up at bp and participating Shell service stations or when you ride with Uber.

**Transact with Discovery Bank**

- **Earn Ðiscovery Miles** for your qualifying purchases at our Ðiscovery Miles+ Network. **Earn up to 15%** back in Ðiscovery Miles, based on your qualifying Discovery Bank product, Vitality Money status, average annual spend and bank card used (physical or virtual), up to a monthly partner and benefit threshold.
- **Earn Ðiscovery Miles** on your parking when you use admyt to pay with a qualifying Discovery Bank product. Ðiscovery Miles are awarded based on your qualifying product and a purchase made within 4 hours before exiting the parking.
- **Earn base Ðiscovery Miles** for your qualifying everyday Discovery Bank card spend. **Earn up to Ð1** for every R15 spent, based on your qualifying Discovery Bank product, Vitality Money status and card type used (physical or virtual), up to a monthly spend threshold.
- **Earn up to 25% back** in Ðiscovery Miles on qualifying DStv package payments when the debit order is paid from a qualifying Discovery Bank account or using your qualifying Discovery Bank card.

**Refer friends and family to Discovery Bank**

- **Earn up to Ð5,000** for every friend that signs up with a qualifying account with Friends Referral Rewards.

**Invest with Discovery**

- **Earn up to Ð1** for every R20 you have invested if you take out a Discovery Invest PrimeFlex policy.

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*Ðiscovery Miles do not constitute a return on your investment and are independent of any interest you may earn. You will qualify for the Ðiscovery Miles awards for as long as you remain invested with PrimeFlex in qualifying funds and you are a member of the Vitality Active Rewards programme, either as a member of Vitality Health or Vitality Money. The Ðiscovery Miles that you qualify for may be adjusted for any withdrawals that may have occurred during your investment. The figures are shown for illustrative purposes based on current guidelines and are subject to change at Discovery's discretion. No values are guaranteed and actual benefits might be different from the figures shown.

**Earn on debit orders for Discovery Life Bank-integrated policies** M

- **Earn up to 7.5%** of the debit order for a Discovery Life Bank-integrated policy back in Ðiscovery Miles every month when the debit order is paid from a qualifying Discovery Bank account.

## How do I spend Ðiscovery Miles?

Once you have earned Ðiscovery Miles, there are several exciting ways to spend them depending on your Vitality programmes and Bank products.

**Vitality Health, Vitality Drive and Vitality Money members** H D M

- Spend your Ðiscovery Miles on Vitality Active Rewards in the Vitality Mall and save up to 15%.

**Discovery Bank clients with Vitality Money** H

- Spend your Ðiscovery Miles in our extensive online and in-store retail partner network and save up to 15%.
- Spend your Ðiscovery Miles on travel:
  - Pay for flights, holiday accommodation and car hire (excluding Europcar Ready2Go) through the Vitality Travel booking platform.
  - Book a holiday through our Dream Destinations partners (Contiki, Royal Caribbean International and World Leisure Holidays).
- Spend your Ðiscovery Miles on prepaid products and services in the Discovery Bank app and save up to 15%.
- Exchange your Ðiscovery Miles for cash.
- Send your Ðiscovery Miles to anyone who has a Ðiscovery Miles Account with Discovery Bank.

View individual benefit guides for your Vitality rewards by visiting the Vitality Rules page at www.discovery.co.za to ensure you get the most out of your rewards.

## Who can earn and spend Ðiscovery Miles?

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You must be a **Vitality Active Rewards member through Vitality Health or Vitality Drive** or be a **Vitality Money member.**

**Vitality Active Rewards**

- To be eligible for Vitality Active Rewards, you must be 18 years or older with a qualifying Vitality Health or Vitality Drive policy or have a qualifying Discovery Bank account with Vitality Money.
- Vitality Active Rewards for Teens is available to teens aged 14 to 18 years. This benefit allows access to a limited version of Vitality Active Rewards on the Discovery app.
- Vitality Active Rewards for Kids is available to kids aged 2 to 13 years. This benefit allows access to a customised and limited version of Vitality Active Rewards on the main member's Discovery app.

**Vitality Money**

- To be a Vitality Money member, you must be **18 years or older** and the **primary accountholder** of any of the following qualifying Discovery Bank products with Vitality Money:
  - A Ðiscovery Account
  - A Discovery Bank Transaction Account
  - A Discovery Bank Credit Card Account
  - A Discovery Bank Suite
- Discovery Bank secondary cardholders' qualifying spend will contribute towards the base Ðiscovery Miles that the primary accountholder earns, as well as the Ðiscovery Miles earned from fuel and uber rides, and the Discovery Bank home partners. Discovery Bank primary accountholders will not directly earn Ðiscovery Miles on secondary cardholder spend from HealthyCare, HealthyFood, HealthyBaby or HealthyDining, or from friend referrals, a Discovery PrimeFlex policy, or debit orders for Discovery Life Bank Integrated policies.
- Your account must be kept in good standing as defined here.

## What does Ðiscovery Miles cost?

Vitality Health members, Discovery Insure clients with Vitality Drive and Discovery Bank clients with qualifying Discovery Bank products do not pay any additional subscription or linkage fees to use the Ðiscovery Miles benefit.

## Viewing your Ðiscovery Miles

**Vitality Health and Vitality Drive members without access to the Discovery Bank app**

As a Vitality Health or Vitality Drive member, you can view your Ðiscovery Miles balance and ways to spend your Ðiscovery Miles on the Discovery app or when logged in to the Discovery website.

Vitality Health members can navigate to the Ðiscovery Miles section under the Vitality Health menu on the website or to the Vitality Active Rewards section of the app.

Vitality Drive members can navigate to car and home insurance in the Vitality Active Rewards section of the app.

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**Discovery Bank clients with Vitality Money**
As a Discovery Bank client with Vitality Money, you can view your Ðiscovery Miles Account earn summary and transaction list in the Discovery Bank app. You will be able to see a monthly overview of Ðiscovery Miles by earn category as well as a transaction list of all Ðiscovery Miles earned and spent.

The Ðiscovery Miles you earn after every qualifying transaction made on your qualifying Discovery Bank accounts are **base Ðiscovery Miles**. These show in your Ðiscovery Miles Account as **Base Miles** transactions.

You can select each transaction to view the transaction details, including the number of Ðiscovery Miles earned, the transaction amount and earn rate. You can also see whether you were still below your base Ðiscovery Miles monthly spend threshold and view your Vitality Money status at the time of the transaction. Base Ðiscovery Miles will only show up in your transaction list once the merchant has banked the associated transaction.

Ðiscovery Miles earned through your Vitality rewards, including Vitality Active Rewards, will show in your Ðiscovery Miles Account as **Discovery**, **Vitality Health** or **Vitality Money** transactions.

The transaction description will also show the benefit which they were earned through. Ðiscovery Miles earned through Vitality rewards will follow a monthly payout and Ðiscovery Miles earned through Vitality Active Rewards are immediately available after each gameboard play.

## Earning Ðiscovery Miles

**Earn Ðiscovery Miles from Vitality rewards**
Discovery Bank clients who are Vitality Money members will earn certain rewards from the Vitality Health and Vitality Money programmes in Ðiscovery Miles. These rewards will be awarded at a rate of Ð10 for every R1 earned back, and standard benefit qualifying criteria will apply.

**Vitality rewards allocated in Ðiscovery Miles**

- admyt parking benefit
- HealthyFood benefit
- HealthyCare benefit
- HealthyBaby benefit
- HealthyDining benefit
- Fuel and Uber rides benefit (Vitality Money portion only)
- Team Vitality benefit
- Vitality Active Rewards gym booster benefit (activated before 1 January 2020)
- Device Booster benefit (activated before April 2021)
- Bike Booster benefit (activated before April 2021)
- DStv package rewards

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Vitality Health members without a qualifying Discovery Bank account will earn certain rewards in Ðiscovery Miles from the Vitality Health programmes. This will be awarded at a rate of Ð10 for every R1 earned back, and standard benefit qualifying criteria will apply.

**Vitality rewards allocated in Ðiscovery Miles for Vitality Health members without a qualifying Discovery Bank account**

- HealthyFood benefit (from September 2024)
- Other Vitality rewards such as HealthyBaby (Babies R Us), HealthyDining and Team Vitality rewards are also scheduled to be paid out in Ðiscovery Miles later in 2025.

**Vitality rewards paid in cash back or upfront discounts**
The following Vitality rewards will remain cash back payments or upfront discounts, whether or not you are a Vitality Money member:

- Local and international flight benefits
- Accommodation and car hire through Vitality Travel
- Dream Destinations benefit (through Contiki, Royal Caribbean International and World Leisure Holidays)
- The Vitality Drive portion of the fuel and Uber rides benefit with Discovery Insure for non-Discovery Bank clients
- Vitality Active Rewards with Apple Watch benefit
- Vitality Active Rewards with iPhone benefit (activated before 1 July 2023)
- The Discovery Bank Purple Suite home technology benefit
- The Vitality Active Gear benefit

If you have Vitality Drive through Discovery Insure, you will continue to get up to 50% rewards on your fuel spend and an upfront saving of up to 25% off Uber rides. If you are a qualifying Vitality Drive client with a Discovery Bank account with Vitality Money active, you will receive your Vitality Drive fuel rewards into your Ðiscovery Miles Account, and earn up to Ð15,000 for your qualifying bp and Shell fuel spend every month. Plus, you can earn an extra up to Ð2,000 when you pay for fuel using a Discovery Bank credit card and you have Vitality Money.
Learn more about the Vitality Drive programme.

We will allocate your rewards to you each month. We will allocate the Vitality rewards that we award in Ðiscovery Miles into your Ðiscovery Miles Account. We will allocate the Vitality rewards that we award in cash back into your Vitality Savings Account.

**Earn Ðiscovery Miles with Vitality Active Rewards**
Every time you achieve a Vitality Active Rewards goal, you can choose an Instant Reward, or you can wait to play the gameboard on Rewards Wednesday. With each play, you get the chance to flip a tile on the gameboard and earn varying amounts of Ðiscovery Miles.

Please see the Vitality Active Rewards benefit guide for more information.

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**Earn base Ðiscovery Miles**
Discovery Bank primary accountholders with a Transaction Account with bundled fees, Discovery Bank Credit Card Account or Discovery Bank Suite can earn base Ðiscovery Miles on qualifying account spend. Refer to the Discovery Bank rewards terms and conditions for more information.

We calculate the base Ðiscovery Miles that you earn from qualifying transactions and deposit it into your Ðiscovery Miles Account after the merchant has successfully banked the transactions. Your Ðiscovery Miles will then be available to spend. We also calculate Ðiscovery Miles deductions when refunds occur. This means we will debit Ðiscovery Miles from your Ðiscovery Miles Account for qualifying refunds.

Transactions which may qualify to earn Ðiscovery Miles through other Vitality benefits, such as the HealthyFood benefit, will earn both base Ðiscovery Miles and Vitality rewards, which we allocate in Ðiscovery Miles. You must have Vitality Money activated and your account must be in good standing at the time of the transaction to earn Ðiscovery Miles. Transactions that qualify for the Ðiscovery Miles+ Network reward **will not** qualify to earn base Ðiscovery Miles.

Clients earn base Miles on qualifying card transactions. The amount earned is based on:
- Card type (virtual card versus physical card),
- Vitality Money status
- Product type and colour, and
- Accumulated monthly spend threshold by card type.

**Base Ðiscovery Miles earn rates**
Base Ðiscovery Miles consist of a 'before-threshold' and 'above-threshold' earn rate and depend on whether a physical or virtual card was used for a transaction.

**Physical card earn rates**
- **The below-threshold physical card rate** is used if you have not yet reached your monthly spend threshold. To qualify, the transaction must be processed using a physical card **or a digital wallet linked to a physical card and will be processed at the physical card earn rate**. The rate also applies if you use your physical card for Health Pay, Vitality Pay and Lounge payments. The threshold is on a calendar month basis and uses the date on which you made the transaction.

- **The above-threshold physical card rate** is used if you have reached your monthly spend threshold.

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| | Gold Suite, Credit Card Account or Transaction Account with bundled fees | Platinum Credit Card Account, Transaction Account with bundled fees or Platinum Suite | Black Credit Card Account, Transaction Account with bundled fees or Black Suite | Purple Suite |
|---|---|---|---|---|
| Below-threshold physical card earn rate | R200 | R200 | R200 | R200 |
| Above-threshold physical card earn rate | R0 | R0 | R0 | R0 |
| Monthly physical card spend threshold | R10,000 | R15,000 | R25,000 | R30,000 |

The above amounts apply to all Vitality Money statuses.

**Note**

- If you make a transaction that is more than your available physical card threshold, then the transaction will qualify for the below-threshold physical card earn rate, proportionally to the remaining value, until the threshold is reached. The remaining portion of the transaction will qualify for the above-threshold earn rate.
- We round the amount of Ðiscovery Miles to the nearest Ðiscovery Mile when we award them into your Ðiscovery Miles Account.
- Should you have a refund on your physical card we will clawback Ðiscovery Miles at a rate of Ð1 for every R200 and your threshold will be adjusted.

**Virtual card earn rates**

- **The below-threshold virtual card rate** is used if you have not yet reached your monthly spend threshold. To qualify, the transaction must be:
    - Processed using a virtual card or a digital wallet linked to a virtual card, or
    - For prepaid products and services that you have purchased through the banking app.

  The rate also applies if you use your virtual card for Health Pay, Vitality Pay and Lounge payments. The below-threshold rate is determined by your qualifying Discovery Bank product and your Vitality Money status at the time of the transaction. To identify if you have a virtual card, the card is white with 'Virtual' in the top right corner
- **The above-threshold virtual card rate** is used if you have reached your monthly spend threshold.

The rates are set out in the following table. Earn rates show as rand spend for each Ðiscovery Mile you earn on your qualifying Discovery Bank card spend.

| | Vitality Money status | Gold Suite, Credit Card Account or | Platinum Credit Card Account or | Platinum Suite | Black Credit Card Account or | Black Suite | Purple Suite |
|---|---|---|---|---|---|---|---|

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| | | Transaction Account with bundled fees | Transaction Account with bundled fees | | Transaction Account with bundled fees | | |
|---|---|---|---|---|---|---|---|
| **Below-threshold virtual card earn rate** | Diamond | R20 | R20 | R15 | R20 | R15 | R15 |
| | Gold | R40 | R40 | R30 | R40 | R30 | R30 |
| | Silver | R50 | R50 | R40 | R50 | R40 | R40 |
| | Bronze | R65 | R65 | R50 | R65 | R50 | R50 |
| | Blue | R100 | R100 | R65 | R100 | R65 | R65 |
| **Above-threshold virtual card earn rate** | All statuses | R100 | R100 | R100 | R100 | R100 | R100 |
| **Monthly virtual card spend threshold** | | R10,000 | R15,000 | R15,000 | R25,000 | R25,000 | R30,000 |

**Note**

- If you make a transaction that is more than your available virtual card threshold, then the transaction will qualify for the below-threshold virtual card earn rate, proportionally to the remaining value, until the cap is reached. The remaining portion of the transaction will qualify for the above-threshold earn rate. The above-threshold earn rate of up to Đ1 for every R100 spent applies if you exceed the spend threshold. There's no earn limit on your above-threshold earnings.
- We round the amount of Điscovery Miles to the nearest Điscovery Mile when we award them into your Điscovery Miles Account. Should you have a refund on your virtual card we will clawback Discovery Miles at a rate of Đ1 for every R100 and your threshold will be adjusted.

*Example 1*

Tlotlo is a client with a Discovery Bank Platinum Suite. Her Vitality Money status is Diamond, and she has a **qualifying physical card spend of R10,000** on her Discovery Bank Platinum credit card. Tlotlo uses her physical card to make a qualifying transaction of R4,000.

How to calculate the base Điscovery Miles Tlotlo has earned:

- *Determine which rate to use: The physical card was used so the **below-threshold physical card rate** will be used to calculate the base miles.*

**Up to Đ1 for every R200 spent**

- *Calculate her base Điscovery Miles earn:*
  R4,000 ÷ R200 = **Đ20 earned**

*Example 2*

Tammy has a Discovery Bank Black Suite, and her Vitality Money status is Diamond. She has a **qualifying virtual card spend of R29,500** on her Discovery Bank Black credit card. Tammy makes a

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transaction for R1,500 on her Discovery Bank Black virtual card.

How to calculate the base Ðiscovery Miles Tammy has earned:

- *Calculate the below-threshold virtual card earn rate based on her Diamond Vitality Money status:* **Up to Ð1 for every R15 spent**
- *Determine the below- and above-threshold spend based on a* ***monthly spend threshold of R25,000*** *on a Discovery Bank Black Suite:* **The above-threshold rate is applied on the additional R1,500 transaction.**
- *Calculate her base Ðiscovery Miles earn:* R1,500 ÷ R100 = **Ð15 earned**

*Example 3*

Anandi is a client with a Discovery Bank Platinum Suite. Her Vitality Money status is Diamond and she has a **qualifying virtual card spend of R10,000** on her Discovery Bank Platinum credit card. Anandi has made purchases to the value of R5,000 and therefore has a R5,000 remaining of her virtual card threshold. Anandi then makes a transaction for R6,000 on her Discovery Bank Platinum virtual credit card.

How to calculate the base Ðiscovery Miles Anandi has earned:

- *Calculate the below-threshold base earn rate based on her Diamond Vitality Money status:* **Up to Ð1 for every R15 spent**
- *Determine the below- and above-threshold spend based on a* ***monthly spend threshold of R15,000*** *on a Discovery Bank Platinum Suite:* **R5,000 qualifies for the below-threshold virtual card rate**
- *Calculate her below-threshold base Ðiscovery Miles earn:* R5,000 ÷ R15 = **Ð333 earned**

**The above-threshold rate is applied to the remaining R1,000.**

- *Calculate her above-threshold base Ðiscovery Miles earn:* R1,000 ÷ R100 = **Ð10 earned**

**Tracking your rewards**

You can view the base Ðiscovery Miles that you earn in the Discovery Bank app. Simply log in to your banking app, tap on your **Ðiscovery Miles Account**, then tap on **Transactions**.

**Earn Ðiscovery Miles from the admyt parking benefit**

As a Discovery Bank primary accountholder with a **Discovery Bank Suite**, you can earn Ðiscovery Miles back on your admyt parking payments.

**To qualify for the reward, the following conditions apply:**

- The purchase must be made **on or after 1 April 2026** (the go-live date).
- Ðiscovery Miles will be awarded **based on the transaction date**.
- Ðiscovery Miles will be awarded for parking only if:
    - The transaction is eligible.
    - You pay for the admyt parking transaction using a **qualifying Discovery Bank card**.

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- Payments that will **not** qualify for the reward are those made using shopping centre vouchers, store vouchers, the admyt app, or any other method to fund the **pre-funded admyt wallet**.
- The benefit applies when you pay for parking using your Discovery Bank card at the exit.
  - If you fund your admyt wallet using your Discovery Bank card, **that funding transaction** qualifies for the reward.
  - All qualification rules apply **at the time the wallet is funded**, not at the time of exiting the shopping centre. This is because the exit transaction is paid from the admyt wallet and not your Discovery Bank card.
- You must make a purchase of **at least R250 in-store using either your virtual or physical Discovery Bank card, and it must be a card transaction, at least four hours before exiting the parking**. Purchases made earlier than four hours before exit or after exiting do **not** qualify.
- You must not have reached your **monthly threshold**, which depends on your product at the time of the admyt parking payment:

| Product suite | Monthly threshold |
|---|---|
| Gold Suite | R50 |
| Platinum Suite | R50 |
| Black Suite | R75 |
| Purple Suite | R100 |

- Ðiscovery Miles will be awarded shortly after admyt authorises the transaction.
- The account must be **in good standing**.

**Earn on spend at our Miles+ Network**
Discovery Bank primary accountholders with a Transaction Account, Ðiscovery Account, Discovery Bank Credit Card Account or Discovery Bank Suite can earn **up to 15% back in Ðiscovery Miles** on all qualifying spend at our Miles+ Network, which includes ALDO, Cape Union Mart, Dial-a-Bed, Exclusive Books, Incredible, Jasper & Jute, Kloppers, Nespresso, NetFlorist, Old School, Old Khaki, Poetry, Superbalist, UCOOK and Volpes. Refer to the Discovery Bank rewards terms and conditions for more information.

We calculate the Ðiscovery Miles that you earn from qualifying Ðiscovery Miles+ Network transactions and deposit it into your Ðiscovery Miles Account after the merchant has successfully banked the transaction and all your transactions from the previous month have been banked. Your Ðiscovery Miles will then be available to spend. We also calculate Ðiscovery Miles deductions when refunds occur. This means we will debit Ðiscovery Miles from your Ðiscovery Miles Account for qualifying refunds.

**To earn Ðiscovery Miles at our Miles+ Network:**
- Your account must be in good standing.
- You must have Vitality Money activated.
- You must have a minimum annual average spend on your qualifying Discovery Bank card.
  - Only qualifying spend transactions at Miles+ Network stores in South Africa qualify.

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- Partner products bought at stores outside the Miles+ Network won't earn rewards. For example, if you buy Nespresso pods or coffee machines at @home, these purchases won't qualify.
- Online purchases qualify for Ðiscovery Miles rewards only when made directly through a participating Ðiscovery Miles+ partner's website. Purchases made through third-party online marketplaces, including Bash, do not qualify. Volpes purchases qualify only when made in-store.

Any clients found to be abusing the Miles+ Network benefit, will no longer be able to earn rewards.

**Ðiscovery Miles+ Network earn rates**
Your reward will be based on your product, card colour, Vitality Money status and average annual spend as at the end of the previous month. To earn at a higher rate, you need to pay with your virtual card. If you use your physical card or a physical card linked to a digital wallet, you'll earn at a lower rate.

The earn rates are set out in the table below. Earn rates show as rand spend for each Ðiscovery Mile you earn on your qualifying Discovery Bank card spend.

| Product | Physical card earn rate* | Maximum virtual card earn rate |
|---|---|---|
| **Ðiscovery Account** | 1% | Up to 3% |
| **Gold, Platinum or Black Transaction Account with pay-as-you-transact fees** | 1% | Up to 3% |
| **Gold Transaction Account with bundled fees** | 1% | Up to 10% |
| **Gold Suite, Credit Card Account** | 2% | Up to 10% |
| **Platinum Transaction Account with bundled fees** | 1% | Up to 12.5% |
| **Platinum Suite, Credit Card Account** | 2% | Up to 12.5% |
| **Black Transaction Account with bundled fees** | 1% | Up to 15% |
| **Black Suite, Credit Card Account** | 2% | Up to 15% |
| **Purple Suite** | 2% | Up to 15% |

** Vitality Money needs to be active, and your annual average spend at the end of the previous month must be more than R3,000.*

There are **two thresholds**, a **monthly spend threshold per partner** and a **global benefit threshold** that gets applied across the home partners.

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- The **monthly spend threshold** of either R5,000 or R15,000 is applied per partner and to the cumulative spend at the partner.
- The **global benefit threshold** is R50,000 and applies to the cumulative spend across all partners, irrespective of the number of partners you shop at.

Once you have reached either threshold, you will not earn any Ðiscovery Miles. There is no post-threshold earn.

A transaction contributes towards the thresholds based on the value date of the transaction once the transaction is posted. Both physical and virtual card purchases contribute to the threshold.

**Case studies**

*Example 1*
Jody has a Discovery Bank Black Suite. On 30 June, she has a Diamond Vitality Money status and, based on her annual average spend, her locked-in reward rate for virtual card purchases is 15% and for physical card purchases it's 5%. Jody purchases a bed from Dial-a-Bed for R8,555 using her Discovery Bank virtual card.
*Step one – determine the amount of spend to use.*
Jody hasn't made any other purchases at the Ðiscovery Miles+ Network, and this is the first transaction at Dial-a-Bed. The spend is first evaluated against the R15,000 partner threshold and then the R50,000 global benefit threshold.
Spend used = lower of (transaction amount, remaining partner threshold, remaining global threshold)
= lower of (R8,555, R15,000, R50,000)
= R8,500

*Step two – determine the rate.*
Jody used her virtual card and therefore qualifies for 15%.

*Step three – calculate the reward.*
Ðiscovery Miles earned = round to nearest Mile (spend used * rate * 10)
= round to nearest Mile (R8,555*15%*10)
=round to nearest Mile (12,832.5)
= 12,833 Ðiscovery Miles

*Example 2*
Janet has a Discovery Bank Black Suite. On 30 June she has a Diamond Vitality Money status and, based on her annual average spend, her locked-in reward rate for virtual card purchases is 15% and for physical card purchases 5%. Janet has the following previous purchases on her credit card:

| Partner | Transaction date | Amount | Ðiscovery Miles received |
|---|---|---|---|
| Dial-a-Bed | 3 July | R12,500 | 18,750 |
| Nespresso | 10 July | R18,000 | 22,500 |

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Janet has R22,500 of her global threshold left. Janet makes a second purchase of R5,000 at Dial-a-Bed.

*Step one – determine the amount of spend to use.*
Janet's spend is first evaluated against the R15,000 partner threshold, and after her first transaction, R2,500 remains. Then, it is evaluated against the R50,000 global benefit threshold of which R22,500 remains.
Spend used = lower of (transaction amount, remaining partner threshold, remaining global threshold)
= lower of (R5,000, R2,500, R22,500)
= R2,500

*Step two – determine the rate.*
Janet used her virtual card and therefore qualifies for 15%.

*Step three – calculate the reward.*
Ðiscovery Miles earned = round to nearest Mile (spend used * rate * 10)
= round to nearest Mile (R2,500*15%*10)
=3,750 Ðiscovery Miles

**Ðiscovery Miles with Discovery Invest PrimeFlex**
As a Discovery Invest client with PrimeFlex*, you qualify to be awarded Ðiscovery Miles during your investment, as long as you are a Vitality Money member or a Vitality Health member with Vitality Active Rewards activated.

Ðiscovery Miles are decided by Discovery and the current guideline is Ð1 for every R20 invested. This first award will be made three months after your investment start date. After that, every 12 months after the last award payout, you can be awarded additional Ðiscovery Miles for staying invested in PrimeFlex depending on your Vitality Money status at that time.

The current guidelines for Ðiscovery Miles awards each year (depending on your Vitality Money status) are:

| **Vitality Money status** | **Ðiscovery Miles award** |
|---|---|
| **Diamond** | Ð1 per R20 initially invested |
| **Gold** | Ð1 per R40 initially invested |
| **Silver** | Ð1 per R80 initially invested |
| **Bronze** | Ð1 per R120 initially invested |
| **Blue or none** | Ð1 per R160 initially invested |

You will qualify for the Ðiscovery Miles awards for as long as you are invested in PrimeFlex and if you are a member of the Vitality Active Rewards programme, either as a member of Vitality Health or Vitality Money. If you're a Vitality Health Active Rewards member without Vitality Money, your Ðiscovery Miles will be awarded based on a Blue Vitality Money status.

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The Ðiscovery Miles you are awarded do not constitute a return on your investment and are exempt from any interest you may earn. If you make a withdrawal from your investment, the number of Ðiscovery Miles you qualify for will reduce proportionally.

*Example*
John invests R2,000,000 in PrimeFlex and qualifies to be awarded Ðiscovery Miles during his investment. Based on his investment amount and as a member of the Vitality Active Rewards programme, the rate of Ð1 for every R20 invested will apply. John will be awarded Ð100,000 after three months.

Each year, around the anniversary of the original Ðiscovery Miles payout, John qualifies to be awarded more Ðiscovery Miles for staying invested with Discovery, based on his Vitality Money status.
The above example is not guaranteed and is provided for illustrative purposes only.

**Ðiscovery Miles do not constitute a return on your investment and are independent of any interest you may earn. You will qualify for the Ðiscovery Miles awards for as long as you remain invested with PrimeFlex in qualifying funds and you are a member of the Vitality Active Rewards programme, either as a member of Vitality Health or Vitality Money. The Ðiscovery Miles that you qualify for may be adjusted for any withdrawals you may have made during your investment. The figures are shown for illustrative purposes based on current guidelines and are subject to change at Discovery's discretion. No values are guaranteed and actual benefits might be different from the figures shown.*

**Earn on debit orders for Discovery Life Bank Integrated policies**
You can earn up to 7.5% of a debit order for a Discovery Life Bank Integrated policy back in Ðiscovery Miles when the debit order is paid from a qualifying Discovery Bank account.

To qualify for these Life Integrator Miles, you must be the primary accountholder of a Discovery Bank Credit Card Account or Discovery Bank Suite and have a Bank Integrated Discovery Life Plan debit order paid from a Discovery Bank account.

The dynamic rewards percentage for the Life Integrator Miles you get is based on your engagement with Vitality Money:

- You must have a qualifying Discovery Bank product (a Discovery Bank Gold, Platinum or Black Credit Card Account or a Discovery Bank Gold, Platinum, Black or Purple Suite).
- If you Vitality Money was not automatically activated, you must activate Vitality Money. Your Vitality Money status will be a factor.
- Your accumulated qualifying monthly spend is a factor. Click here to see more information on spend.
- Your account must be in good standing.

**Tracking your rewards**
Once you qualify, you can track the Life Integrator Miles you earn in the Discovery Bank app. When you log in to the app, you'll see two reward percentages on your dashboard. These are the reward

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percentage you have earned in the current month and your dynamic reward percentage for the next month.

**Things you need to know**

- Your earned reward percentage for the **current month** is the rate at which you will earn Life Integrator Miles during the current calendar month.
- Your earned reward percentage for the **current month** is based on:
  - The Discovery Bank product you had on the last day of the previous calendar month
  - Your Vitality Money status on the last day of the previous calendar month
  - Your accumulated qualifying monthly spend on your Discovery Bank credit card for the previous calendar month.
- Your dynamic reward percentage for the **next month** changes throughout the current month based on the following:
  - Your Discovery Bank product
  - Your current Vitality Money status
  - Your accumulated qualifying spend on your Discovery Bank credit card in the current calendar month.
- Your dynamic reward percentage on the last day of the current month will become your earned reward percentage from the first day of the next month.
- You receive your Life Integrator Miles as soon as we successfully process a Discovery Life debit order, which is Bank integrated, meaning you earn Life Integrator Miles in real time upon successful payment.
- If the debit order for your Discovery Life policy is paid by another Discovery Bank client, they will receive the Ðiscovery Miles.

You can view your dynamic reward percentage in the Discovery Bank app and increase your next month's reward by improving your Vitality Money status or increasing your qualifying Discovery Bank credit card spend.

**Calculating your Life Integrator Miles**

- Once we process a Discovery Life debit order linked to a Discovery Life Bank Integrated policy from your Discovery Bank account, we apply an earn rate to your debit order amount, multiply it by 10 and round it off to the nearest Discovery Mile to calculate your Life Integrator Miles. There's a maximum number of Ðiscovery Miles that you can earn based on your Discovery Bank product. This cap is applied to each debit order.

| **Product** | **Ðiscovery Miles** |
|---|---|
| Discovery Bank Gold Credit Card Account<br>Discovery Bank Gold Suite<br>Discovery Bank Platinum Credit Card Account<br>Discovery Bank Platinum Suite | Ð1,500 |
| Discovery Bank Black Credit Card Account<br>Discovery Bank Black Suite | Ð3,000 |
| Discovery Bank Purple Suite | Ð4,000 |

Note that we use the lower of the above points to allocate Life Integrator Miles.

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**Things you need to know**

- You must earn a minimum of Đ100 to receive Life Integrator Miles.
- The reward is paid on Discovery Life policies that are integrated with Discovery Bank. Speak to your financial adviser for more information about Discovery Life Bank Integrated policies.
- The Discovery Life Discovery Card Protector (DCP) and Health Plan Protector (HPP) plans do not offer Life Integrator Miles.
- Consolidated debit orders do not qualify. Please contact Discovery Life to change this to qualify for Life Integrator Miles.

**Case studies**

*Example 1*
Jody has a Discovery Bank Gold Suite and an active Discovery Life Bank Integrated policy. Based on her spend and Gold Vitality Money status for August, her Life Integrator Miles percentage is 2%. In September, we process her Discovery Life debit order for R1,200.50.

She qualifies for:

| | |
|---|---|
| **Debit order** | R1,200.50 |
| **Discovery Bank Gold Suite cap** | Đ1,500 |
| **Multiplier** | 10 |
| **Life Integrator Miles percentage** | 2% |

The lower of (R1,200.50 x 2% x 10) or (1,500)
= (240.1) or (1,500)
= 240.1
= Đ240

Jody earned more than Đ100, so she receives Đ240.

*Example 2*
Nicola has a Discovery Bank Gold Suite and an active Discovery Life Bank Integrated policy. Based on her spend and Blue Vitality Money status for August, her Life Integrator Miles percentage is 0.75%. In September, we process her Discovery Life debit order for R520.50.

She qualifies for:

| | |
|---|---|
| **Debit order** | R520.50 |
| **Discovery Bank Gold Suite cap** | Đ1,500 |
| **Multiplier** | 10 |
| **Life Integrator Miles percentage** | 0.75% |

The lower of (R520.50 x 0.75% x 10) or (1,500)
= (3.90375) or (1,500)
= 3.90375
= Đ4

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Nicola earned less than Đ100, so she does not qualify for Life Integrator Miles for the month.

*Example 3*
Tebogo has a Discovery Bank Platinum Suite and an active Discovery Life Bank Integrated policy. Based on his spend and Diamond Vitality Money status for August, his Life Integrator Miles percentage is 2.5%. In September, we process his Discovery Life debit order for R6,520.50.

He qualifies for:

| | |
|---|---|
| **Debit order** | R6,520.50 |
| **Discovery Bank Platinum Suite cap** | Đ1,500 |
| **Multiplier** | 10 |
| **Life Integrator Miles percentage** | 2.5% |

The lower of (R6,520.5 x 2.5% x 10) or (1,500)
= (1,630.125) or (1,500)
= 1,500
= Đ1,500

Tebogo earned more than Đ100, so he receives Đ1,500.

**DStv rewards – in Điscovery Miles**

Discovery Bank primary accountholders with Vitality Money activated and whose accounts are in good standing can earn **up to 25% back in** Điscovery Miles on qualifying DStv package payments.

Qualifying payments include DStv debit orders, once-off card payments or recurring card payments processed from a qualifying Discovery Bank account, provided qualifying spend rules are met at the time of the transaction. The transaction must be processed by DStv or from the DStv platform (DStv.com, MyDstv App, WhatsApp, Pay on TV). Any payment made on external platforms, for example, another banking app, EFTS in a retail store (including Shoprite, Pick n Pay, and PEP), or with payment gateways like Flash, Kazang, and Blue Label don't qualify for rewards from Discovery Bank.

Before we calculate your earnings, your debit order must be successfully processed, or the merchant must have successfully banked the transaction and all your transactions from the previous month must have been banked. Then we calculate the Điscovery Miles you earn from qualifying Discovery DStv transactions and deposit them into your Điscovery Miles Account. Your Điscovery Miles will then be available to spend.

**To earn Điscovery Miles for your DStv package**

- Your account must be in good standing.
- You must have Vitality Money activated.
- You must meet the minimum qualifying monthly spend on your Discovery Bank card.

Any clients found to be abusing the DStv benefit (for example, through fraud) will no longer be able to earn rewards.

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**DStv earn rates and thresholds**

Your reward percentage for the current month is based on:

- The Discovery Bank product you had on the last day of the previous calendar month
- Your Vitality Money status on the last day of the previous calendar month
- Your accumulated qualifying monthly spend on your qualifying Discovery Bank card for the previous calendar month.

Your dynamic reward percentage for the next month changes throughout the current month based on:

- Your Discovery Bank product
- Your current Vitality Money status
- Your accumulated qualifying spend on your Discovery Bank credit card in the current calendar month.

The earn rates are set out in the following table. Earn rates show as rand spend for the Ðiscovery Miles you earn on your qualifying Discovery Bank card spend.

| Your product | Maximum earn rate |
|---|---|
| Gold Transaction Account with pay-as-you-transact fees, Transaction Account with bundled fees, Credit Card Account and Suite | Up to 15% |
| Platinum Transaction Account with pay-as-you-transact fees, Transaction Account with bundled fees, Credit Card Account and Suite | Up to 20% |
| Black Transaction Account with pay-as-you-transact fees, Transaction Account with bundled fees, Credit Card Account and Suite | Up to 25% |
| Purple Suite | Up to 25% |

There is a monthly threshold of R979 for Discovery Bank Credit Card Accounts or Discovery Bank Suite accounts and R479 for Discovery Bank Transaction accounts, which applies over a calendar month. Only qualifying DStv spend up to the applicable monthly threshold will earn Ðiscovery Miles. Once you reach the threshold you will not earn Ðiscovery Miles. There is no post-threshold earning.

The transaction amount must be more than R99 to qualify for the DStv reward. You must maintain your monthly DStv package and not have a gap between payments of more than 35 days. A gap of more than 35 days between qualifying DStv payments will result in suspension of the rewards. The benefit will remain suspended until there are four consecutive qualifying DStv payments made, the fifth qualifying payment will then earn rewards, each no more than 35 days apart. Payments within five days won't be considered as consecutive payment.

**Case studies**

*Example 1*
Jody has a Discovery Bank Black Suite, and she pays a DStv package of R1,200 in a calendar month using her credit card. The applicable monthly DStv threshold is R979. On 30 June, she has a Diamond

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Vitality Money status and, based on her annual average spend, her locked-in reward rate for virtual card purchases is 25%.

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*Step one – determine the amount of spend to use.*
Spend used = lower of (transaction amount, remaining monthly threshold)
= lower of (R1,200; R979)
= R979

Ðiscovery Miles will be calculated only on R979 of the package amount.

*Step two – determine the rate.*
Jody qualifies for 25%.

*Step three – calculate the reward.*
Ðiscovery Miles earned = round to nearest Mile (spend used * rate * 10)
= round to nearest Mile (R979*25%*10)
=round to nearest Mile (2,447.5)
= 2,448 Ðiscovery Miles

*Example 2*
Jody has a Discovery Bank Black Suite and pays for DStv subscriptions during March using both a debit order and a credit card. The applicable monthly DStv threshold is R979. Jody maintains a Gold Vitality Money status on 28 March and, based on her spend, her locked-in reward rate for DStv transactions is 25%.

Step 1: determine if the payment qualifies

| Amount | Transaction date | Days between payments | Threshold to apply | Qualifying amount | Note |
|---|---|---|---|---|---|
| R634 | 1 December | 0 | R979 | R634 | Full transaction amount qualifies |
| R1034 | 2 January | 31 | R979 | R979 | Eligible amount reduced by threshold |
| R1,200 | 1 May | 118 | R979 | | Rewards suspended, days before previous payment more than 35 days |
| R634 | 1 June | 31 | R979 | | Rewards suspended |
| R634 | 1 July | 30 | R979 | | Rewards suspended |
| R634 | 1 August | 31 | R979 | | Rewards suspended |
| R634 | 1 Sept | 31 | R979 | R634 | Payment qualifies, four consecutive payments made |
| R634 | 1 October | 30 | R979 | R634 | Full transaction amount qualifies |

*Step two – determine the rate.*
Jody qualifies for 25%.

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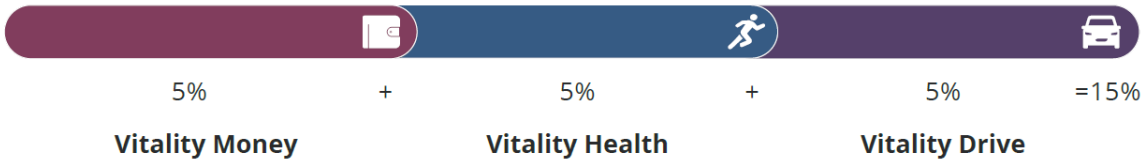
*Step three – calculate the reward.*

| Amount | Transaction date | Qualifying amount | Miles earned |
|---|---|---|---|
| R634 | 1 December | R634 | Ðiscovery Miles earned = round to nearest Mile (R634*25%*10)<br>=round to nearest Mile (1,585)<br>= 1,585 Ðiscovery Miles |
| R634 | 2 January | R979 | 0 Ðiscovery Miles |
| R1,200 | 1 May | | 0 Ðiscovery Miles |
| R634 | 1 June | | 0 Ðiscovery Miles |
| R634 | 1 July | | 0 Ðiscovery Miles |
| R634 | 1 August | | Ðiscovery Miles earned = round to nearest Mile (R979*25%*10)<br>= round to nearest Mile (2,447.5)<br>= 2,448 Ðiscovery Miles |
| R634 | 1 Sept | R634 | Ðiscovery Miles earned = round to nearest Mile (R634*25%*10)<br>=round to nearest Mile (1,585)<br>= 1,585 Ðiscovery Miles |
| R634 | 1 October | R634 | Ðiscovery Miles earned = round to nearest Mile (R634*25%*10)<br>= round to nearest Mile (1,585)<br>= 1,585 Ðiscovery Miles |

## Spending Ðiscovery Miles

Vitality Health, Vitality Drive and Vitality Money members can **save up to 15% when spending Ðiscovery Miles** on select Vitality Active Rewards worth Ð350 or more through the Vitality Mall and at our extensive Ðiscovery Miles online and in-store retail partner network. They also save when buying prepaid products and services in the Discovery Bank app, such as airtime, data, SMS bundles, water and electricity and selected vouchers. Members get 5% off for every Vitality programme (Vitality Money, Vitality Health and Vitality Drive) that they've activated.

You can view the discount that applies to you in the Discovery Bank app under the **Spend** tab of your Ðiscovery Miles Account.




**Things you need to know**

- The discount of up to 15% will be applied:
  - Upfront in the Vitality Mall
  - On checkout when spending Ðiscovery Miles online
  - On prepaid products and services in the Discovery Bank app
  - When generating vouchers for use in-store in the Discovery Bank app.
- The discount of up to 15% is not a refund of Ðiscovery Miles.

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- You must be in good standing with Discovery Bank to qualify for the Vitality Money portion of the discount.
- The discount does not apply to:
  - Any bookings through the Vitality Travel booking platform, the Dream Destinations benefit and other travel partners, including non-discounted Booking.com accommodation listings on Vitality Travel
  - Exchanging Ðiscovery Miles for cash
  - Sending Ðiscovery Miles to other Discovery Bank clients with a Ðiscovery Miles Account
  - Ðiscovery Miles donations.

**Miles Ð-Day**
As a qualifying Discovery Bank client, you can double your Ðiscovery Miles discount on the 15th of every month, to up to 30% for online and in-store purchases. This is valid for 24 hours only. Miles Ð-Day terms and conditions apply.

**Spend Ðiscovery Miles in the Vitality Mall**
You can spend the Ðiscovery Miles you've earned on Vitality Active Rewards in the Vitality Mall using the Discovery app.

There are various reward categories to choose from, including:
- Coffees and smoothies
- Tasty treats
- Everyday shopping
- Shopping spoils
- Entertainment and gaming
- MoveToGive donations
- Prepaid Healthcare
- Day spa collection.

We update our rewards and reward partners regularly. Please check the Discovery website and app to see the latest rewards. Please see the Vitality Active Rewards benefit guide for more details.

**Spend Ðiscovery Miles at online partners**
As a Discovery Bank client with a Ðiscovery Miles Account, you can shop for popular products through our online partner network and choose to use your Ðiscovery Miles when making a purchase. You can choose to use Ðiscovery Miles for the full purchase or in part, where you settle the remaining balance with your Discovery Bank debit or credit card. Partners accept Ðiscovery Miles at an exchange rate of Ð10 for every R1. Your saving of up to 15% will be automatically applied to the rand amount on checkout. This excludes Ðiscovery Miles spent at online travel partners.

The partner store is responsible for delivering the product and answering any queries about the product. Discovery Vitality and Discovery Bank is responsible for administering the Ðiscovery Miles earned and redeemed.

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A minimum Ðiscovery Miles redemption fee applies for purchases. This varies between different partner stores and you can find the details in the partners' terms and conditions. You can use your Ðiscovery Miles to shop online at the following partners*:

- ALDO
- Babies R Us
- Bob Shop
- Call it Spring
- Cape Union Mart
- Coricraft
- Daddy's Deals
- Dial-a-Bed
- Dis-Chem
- Dis-Chem Baby City
- Exclusive Books
- Forever New
- Frasers
- Game
- Hirsch's
- Incredible Connection
- iStore
- Jasper & Jute
- loot.co.za
- Makro
- NetFlorist
- Nespresso
- Old Khaki
- One Day Only
- Outdoor Warehouse
- Pandora
- Poetry
- Safari Outdoor
- Sportsmans Warehouse
- Surf Emporium
- takealot.com
- TechMarkit
- The Golfers Club
- The Pro Shop
- The Watch Boutique
- Toys R Us
- Woolworths**
- Yuppiechef

*The above partners can change at any time.

** Ðiscovery Miles cannot be used as payment for Woolworths Financial products and household utilities. You can only redeem your Ðiscovery Miles on either Food or Fashion, Beauty and Home items and not a combination of these items on the Woolworths online or App.

To spend Ðiscovery Miles through our online partners:

- Select **Ðiscovery Miles** from the partner's list of payment options.
- Log in using your Discovery login details.
- Enter the one-time password (OTP) sent to your cellphone number or email address.
- Enter the rand amount you wish to spend. If the partner qualifies for the up-to-15% saving, the saving will automatically be applied to this amount.
- If the partner allows for multi-tender payment, you can choose to pay the entire amount or only part of the amount using Ðiscovery Miles, and the remainder with your Discovery Bank debit or credit card.

Note that some of our online partners may only accept Ðiscovery Miles as a form of payment through their desktop web stores, and not through their mobile web and app-based stores.

**Online spend refund policy**

Our partners' refund policies, which can be found on their websites, govern product refunds. We refund Ðiscovery Miles whenever a partner processes a refund.

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**How the refund of payments works**

- If you paid the full balance with Ðiscovery Miles:
  - We will refund your Ðiscovery Miles in line with the refund value. This applies to a single item or full-basket-value refunds.
  - We will not refund the up-to-15% discount (if applicable) that you have received on the original purchase price.
- If you paid with Ðiscovery Miles and your debit or credit card:
  - We will refund the credit or debit card payment first, up to the original value processed on the card.
  - We will refund the remaining amount in Ðiscovery Miles into the Ðiscovery Miles Account if the refund amount requested is more than the payment made on the debit or credit card.

*Examples*

Justin bought four items from loot.co.za for a total price of R150. He used Ð500 (R50) and paid R100 using his Discovery Bank credit card. If Justin requests a refund from loot.co.za, it can be given in several ways:

- Refund A: Justin returned all four items to loot.co.za (all the items in the basket). We will refund in full the amount spent with the Ðiscovery Miles (R50) and the credit card (R100).
- Refund B: Justin returned one item to loot.co.za. The item cost R65 and was less than what was spent on the credit card payment. We will refund that amount on the credit card only (R65).
- Refund C: Justin returned two items. The two items combined cost R100. We will refund the credit card payment only (R100).
- Refund D: Justin returned three items. The three items combined cost R136. We will refund the full amount paid by credit card (R100) and the balance of the Ðiscovery Miles payment on his account (R36).

**Spend Ðiscovery Miles at in-store partners**

Discovery Bank clients with Vitality Money can use Ðiscovery Miles to make real-time purchases in-store at our extensive retail partner stores through the Discovery Bank app. There is a minimum transaction amount of Ð200 for a purchase. Partners accept Ðiscovery Miles at an exchange rate of Ð10 for every R1 spent. Your saving of up to 15% when spending Ðiscovery Miles will be applied automatically when generating vouchers for in-store use in your Discovery Bank app.

You can use your Ðiscovery Miles to shop in-store at the following partners*:

- Babies R Us
- Cape Union Mart
- Clicks
- Dial-a-Bed
- Dis-Chem
- Dis-Chem Baby City
- Hirsch's
- Incredible Connection
- iStore
- Pick n Pay
- Poetry
- Safari Outdoor
- Sportsmans Warehouse
- Sunglass Hut
- TechMarkit
- The Golfers Club
- The Pro Shop
- Totalsports

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- Kauai
- Nando's
- Old Khaki
- Outdoor Warehouse
- Toys R Us
- Toy Kingdom
- vida e caffè
- WeFix

*The above partners can change at any time.

Note that Discovery Vitality and Discovery Bank will not refund you for any data costs that you incur when using the Discovery, Discovery Bank or partner apps.

To spend Ðiscovery Miles through our in-store partners:

- Log in to the Discovery Bank app.
- Choose your **Ðiscovery Miles Account**.
- Tap **Spend**.
- Tap **Pay In-store.**
- Enter the rand amount you wish to spend. Your saving of up to 15% will automatically be applied to this amount.
- Tap **Generate voucher**.
- Show your voucher in-store to the cashier to redeem it.

Note that your in-store vouchers will be valid for three hours. You do not need to use the full value of an in-store voucher before it expires. The Ðiscovery Miles are only deducted when you use the voucher in store and only for the value used. If you do not use the voucher then no Ðiscovery Miles will be deducted. If you need to do a part-payment for your purchase, this will be a second transaction with the store directly.

If you make an in-store purchase and the Ðiscovery Miles amount is not successfully deducted from your Ðiscovery Miles Account, we reserve the right to recover the amount not deducted from your Ðiscovery Miles Account. If your current Ðiscovery Miles balance is not enough to cover the full cost of the item you have bought, we will deduct the available Ðiscovery Miles you have in your Ðiscovery Miles Account and your Ðiscovery Miles Account will not have a negative balance. We reserve the right to offset that portion of Ðiscovery Miles that was not available for us to deduct against future allocation of Ðiscovery Miles. We will notify you of this.

**In-store spend refund policy**

If you return an in-store purchase made with Ðiscovery Miles, this will not be refunded in Ðiscovery Miles but with in-store credits or vouchers.
Please see the Vitality Active Rewards benefit guide for the refund policies of the individual partner stores.

**Spend Ðiscovery Miles on health assessments in Discovery Stores**

**Vitality Fitness Assessment**
If you are a qualifying Discovery Bank client and have Ðiscovery Miles available, you can use them to pay for your assessment.

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**Vitality Health Check**
If you are a qualifying Discovery Bank client and have Ðiscovery Miles available, you can use them to pay for your assessment. If you are a Discovery Life policyholder, you will have to pay for your assessment upfront.

**Discovery Stores merchandise**
Ðiscovery Miles spend in Discovery Stores is limited to the above health assessments. You cannot use Ðiscovery Miles to buy any merchandise in the Discovery Store.

**Spend Ðiscovery Miles on travel**
As a Discovery Bank client with Vitality Money, you can spend your Ðiscovery Miles on various travel options.

**World Leisure Holidays, Royal Caribbean International, Contiki and Booking.com (booked through the Vitality Travel platform only)**
You can use this benefit if you are a client with a Discovery Bank Transaction Account, Discovery Bank Credit Card Account or Discovery Bank Suite, with your account in good standing.

You must redeem at least Ð5,000 (Ð10 = R1) for each booking you make using your Discovery Bank debit or credit card. The maximum value of Ðiscovery Miles you can redeem is the total value of the booking minus any amount you receive back in Ðiscovery Miles. You must use your Discovery Bank debit or credit card to pay for the travel bookings.

**Vitality Travel**
As a qualifying Discovery Bank client with a Discovery Bank debit or credit card, you can use your travel saving and spend your Ðiscovery Miles (Ð10 = R1) on the following:

- Local flights and international flights
- Local holiday accommodation bookings on the Vitality Travel platform
- Local car hire (excluding Europcar Ready2Go)
- Non-discounted Booking.com accommodation

The qualifying Discovery Bank debit or credit card must be in good standing.
Please see the specific benefit guides and Discovery Bank terms and conditions for more details, including the booking instructions for the above benefits.

**Spend Ðiscovery Miles on prepaid products and services**

As a Discovery Bank client with Vitality Money, you can save up to 15% when you pay for your prepaid products and services, such as airtime, data, SMS bundles, water and electricity and selected vouchers, using your Ðiscovery Miles through the Discovery Bank app.

**How to buy airtime, data and SMS bundles**

- Log in to the Discovery Bank app.
- Tap **Transact** at the bottom of the app screen and select **Purchase**.
- Select **Airtime, Data and SMS**.

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- Choose to redeem from your **Ðiscovery Miles Account** to get your exclusive discount and then select **Please select a recipient**.
- Tap **Add new recipient** to add a new number or select a name on the list that you've added already.
- Use the drop-down menu to choose a service provider.
- Tap on **Service** and choose an option (for example, **Airtime**).
- Enter the rand amount you want to spend. Your saving of up to 15% will automatically be applied to this amount.
- Select **Purchase** to complete the transaction.

**How to buy prepaid water and electricity**

- Log in to the Discovery Bank app.
- Tap **Transact** at the bottom of the app screen and select **Purchase**.
- Select **Water and Electricity**.
- Choose to redeem from your **Ðiscovery Miles Account** to get your exclusive discount and then select **Please select a recipient**.
- Tap **Add new recipient** to add a new meter or select the meter details on the list that you've added already.
- Tap on **Product** and select the voucher amount you want to redeem. To add a different amount, select **Own amount** and enter the amount. Your saving of up to 15% will automatically be applied to this amount.
- Select **Purchase** to complete the transaction.

**How to buy digital vouchers**

- Log in to the Discovery Bank app.
- Tap **Transact** at the bottom of the app screen and select **Purchase**.
- Select **Vouchers**.
- Choose to redeem from your **Ðiscovery Miles Account** to get your exclusive discount and then select the voucher you want to purchase.
- Select **Purchase** to complete the transaction.

**Things you need to know**

- To qualify for the up-to-15% discount, you must pay with available Ðiscovery Miles from your Ðiscovery Miles Account.
- There is a conversion rate of Ð10 for every R1. The up-to-15% discount is applied to this rate when selecting your Ðiscovery Miles Account to pay. For example, if you purchase R100 airtime, you will pay Ð850, which is equal to R85.
- Once a purchase is complete, we cannot reverse it.
- Base Ðiscovery Miles rules apply for earning on purchases for prepaid products and services when using the Discovery Bank app.
- You can use your Ðiscovery Miles or your Discovery Bank account to make a purchase, but not a combination of both.
- You can only purchase airtime, data and SMS bundles for registered South African cellphone numbers.
- The cost of the purchase depends on the product you choose. This applies to airtime, data or SMS bundles, as well as the network provider's cost for that product.

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- You can manage your payment limits on the Discovery Bank app by going to the **More** menu and choosing **Channel limits**.
- You must make sure that your meter number is correct. We do not refund purchases for an incorrect meter number.
- Any outstanding fees on your municipal account may be deducted from the recharge amount you requested.
- Not all vouchers can be purchased using Ðiscovery Miles.

Limits, terms and conditions apply.

## Monetise your Ðiscovery Miles

As a Discovery Bank client with Vitality Money, you can monetise your Ðiscovery Miles. This means you can exchange them for cash by transferring them into your chosen Discovery Bank Transaction, credit card or savings account. You can do this at any point whenever you have Ðiscovery Miles available in your Ðiscovery Miles Account. A rate of Ð10 for every R1 applies. Once you monetise your Ðiscovery Miles, we cannot reverse the transaction. You cannot convert cash into Ðiscovery Miles.

*Example*
Peter has Ð1,890 available in his Ðiscovery Miles Account. He wants to exchange his Ðiscovery Miles for cash and transfer them into his Vitality Savings Account to help him achieve his Vitality Money savings goal.

He can do the conversion on the Discovery Bank app by following these steps:

- Log in to the Discovery Bank app.
- Choose the **Ðiscovery Miles Account**.
- Tap **Spend**.
- Tap **Monetise**.
- Select the **To account**.
- Enter the number of Ðiscovery Miles to transfer. The converted rand amount will display.
- Add a reference.
- Select **Next** and **Confirm**.

Peter will cash out an amount of Ð1,890 at an exchange rate of Ð10 to R1. This gives him R189 which will be immediately available in the account he deposited his Ðiscovery Miles into.

## Sending Ðiscovery Miles to mobile contacts who have a Ðiscovery Miles Account

As a Discovery Bank client with Vitality Money, you can use the Discovery Bank app to send your Ðiscovery Miles to any of your mobile contacts who have a Ðiscovery Miles Account and Discovery Pay with Discovery Bank.

You can transfer your Ðiscovery Miles by following these steps:

- Log in to the Discovery Bank app.

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- Choose your **Ðiscovery Miles Account**.
- Tap **Spend**.
- Tap **Send**.
- Select the contact to pay.
- Enter the amount of Ðiscovery Miles to pay.
- Add a reference for yourself and the beneficiary.
- Select **Next** and **Confirm**.

The Ðiscovery Miles you've transferred will be immediately available in the account you deposited into. We cannot reverse this transaction.

## Moving to Discovery Bank from the previous Discovery Card

You'll keep the Ðiscovery Miles you've earned up to the date of your move under the following conditions:

- You are the primary accountholder of an active Discovery Card that was first issued before the launch of Discovery Bank.
- You move to a qualifying Discovery Bank account that's listed under the **Who can earn and spend Ðiscovery Miles** section of this document.

In these instances, you will still be eligible to receive your Ðiscovery Miles for your spend on your previous Discovery Card.

The rules that apply to your previous product will apply to all transactions until you activate the Discovery Bank credit card linked to your new Discovery Bank account. Your Vitality Health status at the time of your last statement for your previous Discovery Card determines your Ðiscovery Miles Multiplier benefit level. You can see this in your Ðiscovery Miles Account on the Discovery Bank app.

**Backdated Ðiscovery Miles from a previous Discovery Card**
You will receive a pro-rata (partial refund if you paid your previous Ðiscovery Miles annual linkage fee in the last 12 months. You will not receive a refund if you have received another Ðiscovery Miles fee refund in the last 12 months.

The refund will be proportionate to the number of days you had left until your next annual linkage fee was due. You will get the refund in Ðiscovery Miles at an exchange rate of Ð10 to R1. You can see this in your Ðiscovery Miles Account on the Discovery Bank app with the description **Ðiscovery Miles Fee Refund from old Discovery Card**.

We transfer both amounts into your Ðiscovery Miles Account within seven days of your new Discovery credit card being activated, or one calendar month after your last statement date, whichever comes first. We round up the Ðiscovery Miles you receive.

*Example*

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Tlotlo is a client with a Discovery Platinum Card that was first issued before the launch of Discovery Bank. She decides to move to a Discovery Bank Platinum Suite and activates her new credit card on 16 August 2022. She received her last statement on 25 July 2022 and her annual Ðiscovery Miles linkage fee was paid on 29 August 2021.

| **Cardholder profile** | |
|---|---|
| Total qualifying spend for 25 July 2022 to 16 August 2022 | R12,067.18 |
| Vitality Health status | Gold |
| Discovery Card type | Platinum |
| **Retail partner spend** | |
| **Ðiscovery Miles Multiplier partner spend** | |
| Pick n Pay | R1,502.02 |
| bp | R1,594.94 |
| Nando’s | R127.00 |
| Shell | R569.20 |
| vida e caffè | R597.00 |
| **Total Ðiscovery Miles Multiplier benefit partner spend** | **R4,390.16** |
| **Other spend** | |
| **Stores outside the partner network** | **R7,677.02** |

Step one:
Calculating Ðiscovery Miles earned

a) Calculate your Ðiscovery Miles Multiplier benefit rewards

| **Partner** | **Spend** | **20% cap or Uber cap of R1,000** | **Lesser of spend or 20% cap or Uber cap of R1,000** |
|---|---|---|---|
| Pick n Pay | R1,502.02 | R2,413.43 | R1,502.02 |
| bp | R1,594.94 | R2,413.43 | R1,594.94 |
| Nando’s | R127.00 | R2,413.43 | R127.00 |
| Shell | R569.20 | R2,413.43 | R569.20 |

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| | | | |
|---|---|---|---|
| vida e caffè | R597.00 | R2,413.43 | R597.00 |
| **Total** | **R4,390.16** | | **R4,390.16** |

| **Total Ðiscovery Miles Multiplier benefit spend** | **R4,390.16** |
|---|---|
| Divide by the normal Ðiscovery Miles earning rate | R15 |
| Multiply by the benefit rate | 5 |
| **Ðiscovery Miles earned from the benefit** | **Ð1,461** |
| Discovery Platinum Card monthly Ðiscovery Miles cap | Ð10,000 |
| **Remaining cap for the month** | **Ð8,537** |

b) Calculate the base Ðiscovery Miles

| **Total qualifying spend** | **R12,067.18** |
|---|---|
| Ðiscovery Miles Multiplier benefit partner spend | R4,390.16 |
| **Base Ðiscovery Miles qualifying spend** | **R7,677.02** |
| Divide qualifying spend by normal earn rate | R15 |
| **Total base Ðiscovery Miles earned** | **Ð512** |

Step two: Working out the total award of Ðiscovery Miles on 25 August 2022

| Ðiscovery Miles Multiplier benefit Ðiscovery Miles | Ð1,461 |
|---|---|
| Base Ðiscovery Miles | Ð512 |
| Total Ðiscovery Miles earned | Ð1,973 |

c) Calculate the Discovery linkage fee refund

| Linkage fee paid on 29 August 2021 | R435.79 |
|---|---|
| Remaining days (16 August 2022 to 29 August 2022) | 14 |
| Ðiscovery Miles linkage fee refund | R16.72 |
| Ðiscovery Miles linkage fee refund awarded in Ðiscovery Miles, allocated 25 August 2022 | Ð167 |

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## Joining Discovery Bank as a Vitality Health member

You'll keep the Ðiscovery Miles you've earned up to the date that you join Discovery Bank, on condition that you've opened a qualifying Discovery Bank account that's listed under **Who can earn and spend Ðiscovery Miles** section of this document.

## Discretionary Ðiscovery Miles allocation

Discovery reserves the right, at its sole discretion, to award additional Ðiscovery Miles to you or anyone, at any time, in accordance with any competition, promotion or campaign rules as published from time to time.

## Ðiscovery Miles is for personal use only

Ðiscovery Miles may only be used for personal redemption and not for commercial purposes. You are not allowed to sell, issue, transfer or exchange Ðiscovery Miles for cash or any other form of consideration beyond what is stipulated in these terms and conditions.

## Ðiscovery Miles can expire

Ðiscovery Miles are subject to expiry, which may occur under the following circumstances:

- Five (5) years after the date of earning your Ðiscovery Miles
- In the event of no earning or spending of Ðiscovery Miles within a consecutive 12-month period (referred to as the "dormancy rule")
- If you no longer have any qualifying Vitality product, such as Vitality Health, Vitality Drive and Vitality Money.

If you pass away, the Ðiscovery Miles balance will be monetised to your Discovery Bank account and that will then form part of your estate.

## Closing your Discovery Bank accounts

If you close your qualifying Discovery Bank account, you'll no longer qualify to earn Ðiscovery Miles from Discovery Bank. If you close all your Discovery Bank accounts, then your Ðiscovery Miles Account will close and your Ðiscovery Miles will no longer accumulate in this account.

Before you close your Discovery Bank account, you have the option to exchange your Ðiscovery Miles for cash. This is done in the Discovery Bank app. If this is not done, you will forfeit your total Ðiscovery Miles balance when you close your account. If you have an active Vitality Health policy, these Ðiscovery Miles will not be transferred to your Vitality Active Rewards Ðiscovery Miles balance.

## Cancelling your Vitality Health membership or Vitality Active Rewards benefit

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As a Vitality Health member with Vitality Active Rewards, a Vitality Drive member with Vitality Active Rewards or a Vitality Money member with Vitality Active Rewards, if you cancel your Vitality Health policy, Vitality Drive programme, Vitality Money programme or your Vitality Active Rewards benefit, you have until the last day of your membership or benefit to use your Ðiscovery Miles. If you do not spend your Ðiscovery Miles prior to closure, you will forfeit your Ðiscovery Miles balance.

## Ownership of and changes to Ðiscovery Miles

Ðiscovery Miles are issued and administrated by Discovery Vitality (Pty) Limited, who can:

- Decline, issue or withdraw Ðiscovery Miles
- Change these terms and conditions*
- Change when you can and cannot earn Ðiscovery Miles.**

*Ðiscovery Miles are rewards earned by qualifying Discovery clients and do not constitute a currency or any other medium of exchange in circulation in South Africa.
**Discovery Bank will give you notice before any changes are made to the Ðiscovery Miles benefit.

## Contact us if you need help

If you have any questions or if you need help using Ðiscovery Miles, call **0800 07 96 97** or visit www.discovery.co.za.

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You also agree that Discovery Bank and Discovery Vitality can use your email address that is on record for all legal and compliance communication. It is your responsibility to make sure your contact details are fully updated with Discovery. You can view and edit these details by logging in to www.discovery.co.za.

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