TERMS AND CONDITIONS
DISCOVERY BANK – GET A DISCOVERY DIGITAL LIFE PLAN QUOTE CAMPAIGN
15 MAY 2026 – 31 JULY 2026

These terms and conditions apply to the campaign for Discovery Bank clients to complete a Discovery Digital Life Plan quote and earn up to 1,000 Ðiscovery Miles paid into their Ðiscovery Miles Account. By taking part in this campaign, you agree to and accept these terms and conditions.

The campaign and who qualifies

1. All information relating to this campaign and any information we publish on any promotional material forms part of the terms and conditions.
2. The campaign starts on 15 May 2026 and ends at 23:59 (South African Standard Time) on 31 July 2026.
3. Discovery Bank Limited and Discovery Life Limited (also known as "us", "we", and "our") manage this campaign.
4. We reserve the right to cancel this campaign at once and without giving notice to the participants if the campaign is held to be or becomes unlawful, or for any other reason.
5. Discovery Bank clients who are not eligible for the Discovery Life Digital Plan will not be eligible for this campaign.
6. The "client(s)" eligible for up to **1,000 Ðiscovery Miles** are qualifying Discovery Bank primary cardholders who are 18 years or older, with the following Discovery Bank products (including a Ðiscovery Miles Account) and Vitality Money:
    - A Discovery Bank Suite
    - A Discovery Bank Credit Card Account
    - A Discovery Bank Transaction Account with bundled fees
    - A Discovery Bank Transaction Account with pay-as-you-transact fees
    - A Ðiscovery Account.
7. Existing Discovery Life plan holders are excluded from this campaign, ie they must not have an active Discovery Life policy between 15 May and 31 July 2026.
8. If you are a client with only a Discovery Bank savings product or a standalone personal loan, you must upgrade to a Discovery Bank transaction or credit card account to qualify for the campaign. Credit approval depends on income verification and creditworthiness.
9. If you have the previous Discovery Card product, which is now administered by Discovery Bank, you must switch your previous Discovery Card to a new Discovery Bank credit card product to qualify for the campaign.
10. As a qualifying Discovery Bank client, your account must be in good standing (as defined in the Discovery Bank account Ts&Cs to participate in the campaign.

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply. Discovery Insure Ltd is a licenced non-life insurer and an authorised financial services provider. Registration number 2009/011882/06. Product rules, terms and conditions apply. Full product details including limitations can be found on our website, www.discovery.co.za or you can call 0860 751 751.

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11. To qualify for this campaign, primary Discovery Bank clients with a qualifying account must complete a Discovery Digital Life Plan quote application as the plan holder, up to the stage when the quotes are returned to the client. The Digital Life Plan quote application must be completed between 15 May 2026 and 31 July 2026.
12. Ðiscovery Miles can only be earned once during the campaign period, for one completed quote application.
13. Discovery Bank account and/or Ðiscovery Miles account needs to be active as at date of the Ðiscovery Miles allocation or you forfeit the allocation.

More about the campaign

14. Clients who complete a Digital Life Plan quote application as mentioned in points 10 and 11 above, by the end of May 2026, June 2026, and July 2026 will receive their Ðiscovery Miles by the 15th business day of following month.

    14.1 Clients do not have to activate their Digital Life Plan to receive their Ðiscovery Miles.

15. The Ðiscovery Miles will be paid to the plan holder of the quote only.

Additional terms and conditions

16. If required by legislation or other legal reasons, we reserve the right to cancel this campaign at any time and without notice. If this happens, clients agree to lose any rights that they may have in terms of this campaign. Clients accept that they will have no recourse against us or our agents to the extent permitted by law.
17. Clients understand and agree that, to participate in the campaign, the promoters must collect and use their personal information. This campaign falls under the terms of our privacy policy and is done in line with the provisions of the Protection of Personal Information Act 4 of 2013. If you have any questions about how we will use your personal information, email us at privacy@discovery.co.za, and we will assist.
18. We are not legally responsible for any misrepresentation caused due to an unintentional copy error, typing error or omission that may occur in any promotional material.
19. Any violation or attempt to violate any of these rules will result in immediate disqualification.
20. Participants need to get their own tax advice about any benefit they may get in terms of these rules. The promoters are not responsible for any tax consequences.
21. Ðiscovery Miles do not constitute currency or any other medium of exchange in circulation in South Africa.
22. The Discovery Bank account terms and conditions apply. Please read the Discovery Bank terms and conditions, Vitality main rules for Discovery Bank clients with Vitality Money and Ðiscovery Miles terms and Conditions

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for more information.

23. Please read the Ðiscovery Miles benefit guide for more information about all Discovery Miles terms and conditions.
24. The Discovery Life Digital Life Plan terms and conditions apply.
25. If you have any further questions about our products, please contact your financial adviser. To speak to one of our Discovery Bankers, please call 0800 07 96 97.

May 2026

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