

## TERMS AND CONDITIONS

### ClearScore x Discovery Bank Exclusive Offer

**19 October – 27 November 2026**

These terms and conditions apply to the ClearScore x Discovery Bank Exclusive Offer (“the Campaign”). Qualifying participants will earn **Double Welcome Miles** when they join Discovery Bank with a qualifying product through ClearScore, and make a qualifying transaction between 19 October 2026 and 27 November 2026.

By participating in the Campaign, you agree to be bound by these terms and conditions.

### The campaign and **who qualifies**

1. The promoters are Discovery Bank Ltd ('Discovery Bank') and ClearScore ('ClearScore'), also referred to as **'promoters', 'us', 'we', and 'our'**.
2. The **'participant'** is the qualifying ClearScore client who joins Discovery Bank with a qualifying product through ClearScore.
3. **'Qualifying products'** includes:
  - a. A Discovery Bank Suite
  - b. A Discovery Bank Credit Card Account
4. Once they join Discovery Bank, the participant must make a qualifying transaction using their virtual card or digital wallet within 30 days of joining.
  - a. These transactions include:
    - i. Virtual card in-store purchases
    - ii. Virtual card online purchases
    - iii. Digital wallet payments, for example tap-and-pay transactions using Apple Pay, Fitbit Pay, Garmin Pay, Google Pay and Samsung Pay linked to a physical or virtual card.
  - b. Bank-initiated transactions like monthly fees and interest earned do not qualify.
5. **"Double Welcome Miles"** includes of our standard **"Welcome Miles"** plus the **"boosted reward"**. The participant will receive up to R5,000 in Double Welcome Miles which comprises of:
  - a. **"Welcome Miles"** which is the Discovery Miles that are allocated to the participant once they've signed up with one of the qualifying Discovery Bank products and made a qualifying transaction.
    - i. A Discovery Bank Suite (R2,500)
    - ii. A Discovery Bank Credit Card Account (R1,250)
  - b. The **"boosted reward"** which is the additional Discovery Miles that will be allocated to the participant as part of this exclusive offer with ClearScore.
    - i. A Discovery Bank Suite (R2,500)
    - ii. A Discovery Bank Credit Card Account (R1,250)
6. The campaign starts on 19 October 2026, and ends at 23:59 (South African Standard Time) on 27 November 2026.
7. Client(s) includes all 'permanent employees' and 'fixed-term contractors' and 'agents with benefits' within the Discovery Group (Discovery).

8. All information relating to this campaign and any information we publish on any promotional material forms part of the terms and conditions.
9. The [Discovery Bank Welcome Miles terms and conditions](#) apply.

## How the rewards **work**

10. The Welcome Miles (Discovery Miles) earned will be paid into the Discovery Bank client's Discovery Miles Account after 30 business days from the end of the week in which the action was completed.
  - a. The Discovery Miles will reflect in the Discovery Miles Account transaction list and show as "Welcome Miles".
11. The "boosted reward" will be allocated to the participant's Discovery Miles Account within 60 business days from the end of the campaign.
  - a. The Discovery Miles will reflect in the Discovery Miles Account transaction list and show as "Welcome Bonus Miles".
12. We pay Discovery Miles on the assumption that a new client keeps their account open and in good standing for at least six months. If they don't do this, we reserve the right to recover the Discovery Miles.

## **Additional** terms and conditions

13. All other requirements in the application process must be met, including consenting to a credit check and accepting the application terms and conditions.
14. If required by legislation or other legal reasons, Discovery Bank reserves 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 Discovery Bank or our agents to the extent permitted by law. We also reserve the right to cancel this campaign at once and without notice if the campaign is held to be or becomes unlawful.
15. 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](mailto:privacy@discovery.co.za), and we will assist.
16. Discovery Bank is not legally responsible for any misrepresentation caused due to an unintentional copy error, typing error or omission that may occur in any promotional material.
17. Any violation or attempt to violate any of these rules will result in immediate disqualification.
18. 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.
19. 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 Discovery Miles terms and Conditions](#) for more information.
20. Please read the [Discovery Miles benefit guide](#) for more information about all Discovery Miles terms and conditions.
21. 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.