

Miles Đ-Day Competition Terms and Conditions

These terms and conditions apply to the **Miles Đ-Day Competition**, running on **15 October 2024**. Discovery Bank will give 5,000 Discovery Miles to one lucky draw winner who takes part in the competition.

The competition is open to anyone who meets the eligibility criteria below. Qualifying participants earn one entry for each reply on the competition post on X or Facebook that includes the answer to the question and the hashtag #DiscoveryBestBank.

By taking part in this promotion, you agree to and accept these terms and conditions.

1. The promoters are Discovery Bank Ltd ('Discovery Bank') and Discovery Vitality (Pty) Ltd ('Discovery Vitality'), also referred to as 'promoters', 'us', 'we', and 'our'.

The competition and who qualifies

- 2. This competition is open to clients who live in South Africa, are 18 years or older, and are:
 - 2.1 Discovery Bank primary account holders who have a Discovery Bank Transaction Account, Discovery Bank Card Account, Discovery Bank Suite or Discovery Account and have an active Vitality Money status.
 - 2.2 Clients with the previous Discovery Card product, which is now administered by Discovery Bank, are required to switch their previous Discovery Card to a new Discovery Bank credit card product and activate Vitality Money. If it is currently not active, it can be activated by <u>following these steps</u> on the Discovery Bank app.





- 2.3 Existing Discovery Bank clients who have only a savings account, as well as Vitality Health and Vitality Drive members who aren't qualifying Discovery Bank clients, will need to add a Discovery Bank transaction or credit card account and activate Vitality Money.
- 2.4 If the winner is not a Discovery Bank client with Vitality Money, they will receive the value of South African Rands paid into a Discovery Bank Savings account. Winners need to open a Discovery Bank Savings Account, they can do this in less than 5 minutes by downloading the Discovery Bank app. Winners can download the app from the App Store, Google Play or the AppGallery. Winners need to open their Discovery Bank Savings Account within 30 days of winning the competition in order to claim their prize. Failing which the promoters will not be able to award them their winnings and they will forfeit their prize.
- 3. You must have unlocked Vitality Money on the Discovery Bank app (if it has not been unlocked previously).
- 4. Your account must be kept in good standing as defined <u>here</u>.

How the competition works

- This competition will run on **15 October 2024** until 23:59 on the same day on @Discovery_SA X and @DiscoverySouthAfrica Facebook platform.
- 6. To stand a chance to win, you have to reply to the post and use the hashtag #DiscoveryBestBank
- 7. There is no limit to the number of competition entries over the competition period.
- 8. For Discovery Bank to see participants' content, the posts need to be visible to a public audience.
- 9. From the qualifying entries, we will select a participant as a winner through a lucky draw.
- 10. The winner will be contacted during business hours by 25 October 2024 via direct message.
- 11. If a winner does not respond to a direct message on X or Facebook within 12 hours for any reason including suspension of the social media account by the social media platform provider, they forfeit the prize, and we

Will select a new winner. 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 Vitality (Pty) Ltd. Registration number: 1999/007736/07. Limits, terms and conditions apply. Rewards are based on your engagement in Vitality programmes, Discovery products, and monthly qualifying card spend. *Discovery Miles do not constitute currency or any other medium of exchange in circulation in South Africa.





- 12. By entering this competition, social media users agree to have their posts shared on the @Discovery_SA X or @DiscoverySouthAfrica Facebook account. If a participant's post is commented on or shared by a Discovery social media account, it does not necessarily mean this participant is a competition winner.
- 13. If the winner is an existing Discovery Bank client, the Discovery Miles will be allocated to the winner's Discovery Miles Account through Discovery Bank and Vitality Money within 10 business days after the winner has been contacted.
- 14. If the winner is an existing Discovery Bank client, the winner's Discovery Miles account needs to be active at the time of allocation or they will forfeit the reward.
- 15. Employees of Vitality and Discovery Group are not eligible to participate in this campaign; this includes individuals who are directors, partners, employees, agents of, or consultants to the Promoters or any of the Discovery Group of companies or any other similarly connected individual.

Additional terms and conditions

- 16. The promoters reserve the right to, at their sole and absolute discretion, award additional Điscovery Miles to you or anyone, at any time, in accordance with any competition or campaign rules as published from time to time.
- 17. The promoters reserve the right to cancel or change the promotion rules subject to notice. If this happens, participants will lose and abandon any rights they may have against the promoters, our affiliates and associated companies to the extent permitted by law.
- 18. If required by legislation or for other legal reasons, the promoters reserve the right to cancel this promotion at once and without notice. If this happens, all participants agree to lose any rights that they may have in terms of this promotion. Participants accept that they will have no recourse against the promoters or the promoter's agents to the extent permitted by law.





- 19. The promoters 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.
- 20. Any violation or attempt to violate any of these rules will result in immediate disqualification.
- 21. 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.
- 22. Participants in this promotion understand and agree that to participate in the promotion, the promoters must collect and use participants' personal information including transaction data. This promotion falls under the terms of our <u>privacy policy</u> and is done in accordance with the provisions of the Protection of Personal Information Act 4 of 2013. You may write to us at <u>privacy@discovery.co.za</u> should you have any questions or concerns regarding how we will use your personal information.
- 23. The Discovery Bank Transaction Account, Discovery Bank Card Account and Discovery Bank Suite terms and conditions apply. Please read the <u>Discovery Bank terms and conditions</u>, <u>Vitality main rules for Discovery</u> <u>Bank clients with Vitality Money</u> and <u>Discovery Miles terms and Conditions</u> for more information.
- 24. Vitality Health main terms and conditions apply.
- 25. Discovery Bank clients with Vitality Money can monetise their Discovery Miles. This means you can exchange them for cash by transferring them into your chosen Discovery Bank transaction, credit card or savings account. Once you monetise them, the transaction cannot be reversed.
- 26. If, for any reason, there is a conflict between rules in these terms and conditions and the information published on any promotional material, these terms and conditions will apply at all times.
- 27. Additional partner terms and conditions apply.
- 28. 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.**

