



Get up to 15% cash back on your Royal Caribbean International trip

These are the conditions for Royal Caribbean International Rewards. Please make sure you have read and understood them.

What is this reward?

Pay for your Royal Caribbean International bookings with your Discovery Card and get up to 15% cash back. You can also use your Discovery Miles to pay for your holiday and redeem them for additional cash back on the booking.

Who does this benefit guide apply to?

This benefit guide applies to clients on the previous Discovery Card that was first issued before the launch of Discovery Bank. If you are a client with a new Discovery Bank credit card and a Vitality Money membership, please view your [benefit guide](#).

Who may use it?

Vitality Health members who have the previous Discovery Card in good standing and have not upgraded to a new Discovery Bank credit card with a Vitality Money membership.

What you pay

You do not pay any extra fees for this reward other than your monthly Discovery Card and Vitality Health fees.

How it works

You get up to 15% cash back when you pay for your **Royal Caribbean International booking through Pentravel** using your Discovery Card.

Book your holiday directly through Pentravel by calling 087 094 0011 or email Pentravel at discovery@pentravel.co.za. For special bookings, please contact Royal Caribbean International by calling 0800 27 84 73 or email discovery@cruises.co.za. Pay with your Discovery Card to earn the reward. We will pay your cash back to you six weeks after your travel return date.

Conditions to the reward

1. Make sure your Vitality Health membership is linked to your Discovery Card. If you join Vitality more than three months after you have joined Discovery Health, Discovery Life or Group Life, you will have to wait three months before you can use the Discovery Card travel benefits.
2. Make your Royal Caribbean International booking with Pentravel or email discovery@cruises.co.za. Bookings made directly through the Royal Caribbean International website will **not qualify** for cash back. Remember to mention that you are the holder of a Discovery Card before you make your travel booking. If you do not mention this beforehand, you will not get your cash back.
3. The cash back only applies to members who are on the Discovery Card primary accountholder's Vitality Health membership.
4. The cash back applies to the cabin cost only. All prices exclude port charges, taxes and fees, the gratuities, the Assist Card insurance, cruise tours, shore excursions, transfers and pre- and post-cruise hotels.
5. If a booking is made under VSP rates (staff rates in the travel industry), then the Vitality Dream Destinations benefit will no longer apply as these rates have already been reduced.
6. Make sure you understand the penalties for cancelling your booking. **For cancellation penalties refer to the [Royal Caribbean International terms and conditions](#).**
7. **Please note:** EFT payments to travel partners do not qualify for travel cash back.

How to redeem Discovery Miles for additional cash back

8. You can choose to redeem Discovery Miles for additional cash back on your booking.
9. The Discovery Miles redeemed cannot be less than 5 000 Discovery Miles per booking.
10. Discovery Miles are made at an exchange rate of 10 Discovery Miles to R1.
11. The total cash back you receive from redeeming Discovery Miles combined with the Discovery Card normal cash back cannot exceed the rand value of the booking.
12. You must get a booking reference number to use your Discovery Miles.
13. To request the Discovery Miles redemption, get the Discovery Miles redemption application form from the Discovery Bank call centre by calling 0800 07 96 97 follow the instructions detailed on the form and send it to dreamdestinations@discovery.co.za.
14. You can complete the redemption application form at any time from when you make the booking but within 30 days of you receiving your normal cash back for the booking. Discovery Vitality will not accept any application form received more than 30 days after you receive your cash back for the booking.
15. If you have Discovery Miles activated and you pay for your travel using your Discovery Card, then you can get free international travel insurance. Terms and conditions apply.

An example

Celeste books a cruise through Pentravel with Royal Caribbean International. The cruise costs R25 000 of which R20 000 is the cost of the cabin (R5 000 consists of third-party fees, additional extras, port charges, taxes and gratuities). Celeste pays the R25 000 with her Discovery Card and wants to redeem 250 000 Discovery Miles for additional cash back. We will pay her cash back as follows:

Celeste books a Royal Caribbean International cruise with Pentravel (this is to ensure that she gets her cash back). She pays the total fee of R25 000 using her Discovery Card.	Total amount paid with Discovery Card: R25 000
Pentravel sends the invoice and all the details to Discovery for the cash back to be calculated. The invoice shows the clear breakdown that R20 000 of the total booking was the base costs, and the remaining R5 000 was port charges, taxes and gratuities.	Qualifying spend to get cash back: R20 000
Celeste qualifies for 15% cash back.	Qualifying cash back percentage: 15%
Discovery Vitality calculates the cash back as 15% off the base cost of R20 000.	Cash back due: R3 000
Celeste also has Discovery Miles and wants to redeem her Discovery Miles for additional cash back. She calls the Discovery Card call centre on 0860 11 22 73 and gets the Discovery Miles redemption form from the call centre agents. Celeste decides to redeem 250 000 Discovery Miles, fills in the form, and sends it back to Vitality.	Discovery Miles redemption requested is 250 000 Discovery Miles
Vitality calculates that the maximum Discovery Miles that are allowed to be redeemed on the booking is 220 000. This is calculated as: Total booking cost (R25 000) less cash back received (R3 000) multiplied by 10.	Allowable Discovery Miles redemption is 220 000 Discovery Miles
Vitality, therefore, redeems the maximum allowable Discovery Miles of 220 000.	220 000 Discovery Miles
Vitality redeems the Discovery Miles and pays Celeste an additional R22 000 in cash back.	R22 000
The total cash back that Celeste receives is R25 000. R3 000 (cash back) + R22 000 (Discovery Miles redeemed)	Benefit cash back: R3 000 cash back plus Discovery Miles redeemed: R22 000

Getting started

Join Vitality

It's easy to join Vitality. You can join in one of the following ways:

- [Leave your details here](#) and we'll call you back.
- If you joined Discovery Health through your company, speak to your Human Resources department.
- If you would prefer to talk, call us on 0860 99 88 77.

Get more ways to earn and spend Discovery Miles with Discovery Bank

[Upgrade to Discovery Bank](#) and get access to the [enhanced Discovery Miles programme](#) as well as smarter, safer banking. It takes as little as five minutes.

Ending the reward

Please read the rules of the [rewards programme](#) for when this reward or the rewards programme ends.

Tax on cash back

- You may have a duty to pay tax on the cash back that you earn.
- It is your responsibility to speak to a tax practitioner for advice.
- We are not responsible for any consequences if you fail to ask a tax practitioner for advice or if you fail to pay the tax that applies.

Third-party consent for using the travel benefit

By using the travel benefit, you agree to the limits, terms and conditions. You further agree that Discovery Vitality (Pty) Limited, their partner network and third parties associated with the benefit may share your payment and personal information as well as transaction data to administer the benefit effectively.

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