



Get up to 15% cash back on your World Leisure Holiday

These are conditions for World Leisure Holidays. Please make sure you have read and understood them

What is this reward?

Pay for your World Leisure Holidays bookings with your Discovery Card and get up to 15% cash back. You can also use your Discovery Miles to pay for your holiday as well as 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 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 here](#).

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 product with a Vitality Money membership.

What you pay

There are no extra fees for this reward, other than your monthly Discovery Card and monthly Vitality Health fees.

How it works

You get up to 15% cash back when you pay for your World Leisure Holidays booking using your Discovery Card.

Call your nearest travel professional who will make the booking on your behalf through World Leisure Holidays. For more information you can visit www.wlh.co.za. Use your Discovery Card to pay and earn the reward. Your cash back will be paid four to six weeks after your travel return date.

Conditions to the reward

1. Make sure your Health Vitality 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 benefit. Please remember, if you only joined Vitality recently, you may be in the three-month Vitality travel-waiting period. During this period, usage of Discovery Miles and getting cash back with World Leisure Holidays will not apply.
2. Call your nearest travel professional who will make the booking on your behalf through World Leisure Holidays. Remember to mention that you are a Discovery Card holder before you make your travel booking with your travel professional. If you do not mention this beforehand, you will **not qualify for your cash back**. For more information you can visit www.wlh.co.za.
3. The cash back only applies to members who are on the Discovery Card primary account holder's Vitality Health membership.
4. **Make sure you understand the penalties for cancelling your booking. For cancellation penalties refer to [World Leisure Holidays terms and conditions](#).**
5. **Please note:** EFT payments to travel partners do not qualify for travel cash back. You get cash back when you pay using your Discovery Card at World Leisure Holidays.
6. For travel to selected resorts in Mauritius the cash back is paid as follows:

Package Component	Qualifies for Cash Back (Yes/No)
Airfare	Yes
Hotel Accommodation	Yes
Transfers	Yes
Airport Taxes	No
All Inclusive	No
Excursions	No
Any other extras i.e. executive transfers, etc.	No

7. For travel to Zanzibar, Seychelles, Mozambique and Maldives the cash back is paid as follows:

Package Component	Qualifies for Cash Back (Yes/No)
Airfare	No
Hotel Accommodation	Yes
Transfers	No
Airport Taxes	No
All Inclusive	No
Excursions	No
Any other extras i.e. executive transfers, etc.	No

If you have Discovery Miles

1. You can choose to redeem Discovery Miles for additional cash back on your booking.
2. The minimum Discovery Miles redeemed cannot be less than 5 000 Discovery Miles.
3. Discovery Miles are made at an exchange rate of 10 Discovery Miles to R1.
4. 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.
5. You must get a booking reference number to use your Discovery Miles.
6. 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. The application form can be completed at any time from when the booking is made but within 30 days of you receiving your 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.

Travel Insurance

You qualify for free travel international insurance if you pay for your travel with your Discovery Card. [Terms and conditions](#) apply.

An example:

Celeste books a holiday to Mauritius with her travel professional. The holiday costs R25 000 of which R20 000 is the cost of the accommodation (R 5 000 consists of third party fees, additional extras, airfares, airport taxes and gratuities). Celeste pays the R25 000 with her Discovery Card. Celeste also wants to redeem 250 000 Discovery Miles for additional cash back. Her cash back will be paid as follows:

Celeste books a holiday to Mauritius by contacting her travel professional and pays the total fee of R25 000 using her Discovery Card.	Total amount paid with Discovery Card: R25 000
World Leisure Holidays sends the invoice and all the details to Discovery for the discount to be calculated. The invoice shows the clear breakdown that R20 000 of the total booking was the base costs, and the remainder R5 000 was airfares, airport 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 2273 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 250 000 Discovery Miles
Vitality calculates that the maximum Discovery Miles 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 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	Benefit cash back R3 000
R3 000 (cash back) + R22 000 (Discovery Miles redeemed)	Cash back due to Discovery Miles: R22 000

Getting 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 applicable tax.

Third party consent for using the travel benefit

By using the travel benefit, you agree to the limits, terms and conditions and 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.

September 2021