

## Terms and conditions for the Discovery credit card Swipe to unlock competition

1. The promoter is Discovery Vitality (Pty) Ltd, through Discovery Card, and in association with FirstRand Bank Ltd and Discovery Bank Ltd. (the Promoters).
2. The promotion starts on 6 March 2019 and ends on 10 June 2019.
3. All information relating to this promotion will fall under these terms and conditions.
4. All eligible Discovery Card (Discovery credit card) account holders can enter this promotion.
5. This promotion is only open to existing Discovery credit cardholders who:
  - 5.1. Are 18 years and older
  - 5.2. Have a Discovery credit card that is in good standing. Your account is in good standing if it is open, active and not in arrears for more than one month. Your account will be regarded as not being in good standing if you are accepted to undergo debt counselling.
  - 5.3. Are not directors, partners, employees, agents of, or consultants to the Promoters or any of the Discovery Group of companies or any other similarly connected individual
6. To take part in this Discovery credit card promotion, you agree to and accept these terms and conditions.

### The competition

7. The competition runs over a 14-week period from 6 March 2019 and to 10 June 2019.
8. Campaign includes seven draws to win a variety of prizes every second week. If you gain entry into all seven draws, you get automatic entry into the grand prize draw to win R100 000 deposited into your Discovery Card account.
9. Every two weeks, the Promoter will draw 50 winners. Each winner will get a prize valued at up to R5 000.

### How to enter

10. Use your Discovery Card to shop anywhere from 6 March 2019 to 10 June 2019.
11. You must swipe your **Discovery Card three times a week for two weeks in a row to get into each draw.**
12. The two-week draw cycles and prizes are as follows:

Draw	Spend dates	Total prize value	Single prize value per winner	Draw date	Prize
1	6 March to 18 March 2019	R250 000	R5 000	19 March 2019	25 double tickets to the Ed Sheeran and 25 double tickets to Sam Smith
2	19 March to 1 April 2019	R250 000	R5 000	4 April 2019	Fuel rewards: 25 fuel gift cards from Shell and 25 fuel gift cards from BP
3	2 April to 15 April 2019	R250 000	R5 000	18 April 2019	HealthyFood: 25 Woolworths gift cards and 25 Pick n Pay gift cards
4	16 April to 29 April 2019	R250 000	R5 000	2 May 2019	50 kulula.com flight vouchers
5	30 April to 13 May 2019	R250 000	R5 000	16 May 2019	HealthyGear: 25 Sportmans Warehouse gift cards and 25 Totalsports gift cards
6	14 May to 27 May 2019	R250 000	R5 000	30 May 2019	50 Uber vouchers valued at R5 000 each
7	28 May to 10 June 2019	R400 000	R8 000	13 June 2019	50 Apple Watch Series 4 devices
8	5 March to 10 June 2019	R100 000	R100 000	27 June 2019	R100 000 deposited into Discovery Card Account.

13. If you meet the swipe criteria for a draw, you stand a chance to win the prize for that specific two-week cycle. The cycle resets every two weeks on a Thursday, and there is a new prize for each two-week cycle.
14. If you meet the swipe criteria for all seven draws, you will get an entry into the grand prize draw to stand a chance to win R100 000 deposited into your Discovery Card Account. Only the transactions banked by Monday 00:00 (midnight) of the end of each two-week cycle will be eligible to be counted towards each draw.
15. The following transactions do not qualify as spend for this promotion:
  - 15.1. Cash withdrawals
  - 15.2. Purchases of traveller's cheques and certain forex transactions
  - 15.3. Electronic funds transfers that result in a debit balance on your credit facility
  - 15.4. All budget facility transactions and balance transfers
  - 15.5. Fuel or fuel-related transactions on the DiscoveryMotor Card
  - 15.6. Spending your Discovery Miles
  - 15.7. Gambling transactions
  - 15.8. Yearly Discovery Card fees and Discovery Miles linkage fees
  - 15.9. Debit orders

### The prizes

16. Every two weeks, the Promoter will randomly select 50 winners from the qualifying entrants in that two-week cycle.
17. You can view the prizes from each draw in the table above.
18. The **grand prize** is R 100 000 that will be deposited into the winner's Discovery Card Account.

### The following conditions apply to the prize

19. No accommodation or travel costs will be covered by the Promoter.
20. The Ed Sheeran South African concerts will take place on the following dates:
  - a. Johannesburg, 23 March 2019 and 24 March 2019
  - b. Cape Town, 27 March 2019 and 28 March 2019
  - c. Winners will be randomly selected and the promoters decision is finalThe winners will be contacted via email on the 19<sup>th</sup> March 2019. If no response is received from the winners by 12h00 on the 20<sup>th</sup> March 2019, a new winner will be drawn.
21. The Sam Smith South African concerts will take place on the following dates:
  - a. Johannesburg, 13 April 2019 and 14 April 2019
  - b. Cape Town, 16 April 2019, 17 April 2019 and 18 April 2019The winners will be contacted via email on the 30<sup>th</sup> March 2019. If no response is received from the winners by 12h00 on the 2 April 2019, a new winner will be drawn.
22. All prizes are non-transferable and cannot be exchanged for cash.
23. The Promoter will not be responsible for any lost or stolen prizes.
24. Participants in this promotion understand and agree that to offer the promotion, the Promoter must collect and use personal information about participants. This promotion falls under the terms of the Promoter's privacy statement.

### The prize draws

29. All qualifying Discovery Card holders will get an entry into a random-generated draw every second week in which 50 winners will be drawn to win the specified prize for that two-week cycle.
30. The Promoter will notify winners of each draw on the Thursday after each two-week cycle and will showcase winners on social media platforms.
  - a. All winners will be notified via email or telephone.
31. The Promoter reserves the right to contact a replacement if the winner of the R100 000 cannot be reached by 26 July 2019.

32. The R100 000 prize will be deposited into their Discovery Card Account by 31 August 2019.
33. The decision is final, and the Promoter will not enter into any discussions about the decision.
34. The Promoter may announce the grand prize winner's name on social media platforms.
35. The Promoters reserve the right to revise, alter, cancel or amend the promotion rules without prior notice. Participants will lose and abandon any rights they may have against the promoter, its affiliates and associated companies to the extent permitted by law.

### **Mother' Day promotion**

36. Discovery Card holders will get 2 additional entries into the 6<sup>th</sup> draw (50 x R5000 Uber vouchers) if they spend R500 or more on their Discovery Card during Mother's Day weekend ( 10 May 2019 – 12 May 2019).
  - a. Spend from 00:00 10 May until 23:59 12 May will apply.
  - b. Card holders will still be eligible to get an entry into the draw if they meet the standard draw entry criteria (3 swipes a week for two weeks in a row). The Mother's Day promotion is an additional 2 entries.

### **Additional terms**

37. You need to get your own tax advice about any benefit you may get in terms of these rules. The Promoter will not be responsible for any tax consequences.
38. For the concert tickets prizes, winners also waive any claims for loss, damage, personal injury or death against Discovery (Pty) Ltd, the management of Big Concerts, any agent of Big Concerts, the performing artists, participants, and all of their respective parents, affiliated entities, agents, officers, directors, owners and employees on behalf of yourself and any minor or persons accompanying you or for whom you allocate one of these tickets to.
39. The Promoter has the right to cancel or change the promotion rules by providing notice to participants. Participants will lose and abandon any rights they may have against the Promoter, its affiliates or associated companies to the extent the law allows.
40. If required by law or, for other legal reasons, the Promoter reserves the right to end this promotion immediately and without notice. If this happens, all participants agree to lose any rights that they may have in terms of this promotion and understand and agree that they will have no action against the Promoter or their agents. The Promoter also has the right to end this promotion immediately and without notice if the promotion is held to be or becomes unlawful.
41. The Promoter is not responsible for any misrepresentation caused due to an unintentional copy error, typing error or missing content on any promotional material.
42. Breaking or attempting to break any of the above rules will result in immediate disqualification.
43. If required by legislation or other legal reasons, the Promoters reserve the right to cancel this promotion immediately and without notice. If this happens, all participants agree to lose any rights that they may have in terms of this promotion and acknowledge that they will have no recourse against the Promoters or their agents to the extent permitted by law. The Promoters further reserve the right to cancel this promotion immediately and without notice in the event that the promotion is held to be or becomes unlawful.
44. A full set of the Discovery Card terms and conditions is available [online](#).

Discovery Card is operated by Discovery Vitality (Pty) Ltd, registration number: 1999/007736/07, an authorised financial services provider under the banking licence of FirstRand Bank Limited, registration number 1929/001225/06, an authorised financial services and registered credit provider, NCA Reg No. NCRP20.

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