



SEPTEMBER 20
22

DISCOVERER

VITALITY LAUNCH



PRODUCT

UPDATES



VITALITY RATES FOR 2023

👤 : R329 | 👤👤 : R399 | 👤👤+ : R465

VITALITY ACTIVE

👤 : R99 | 👤+ : +R59

NO MORE EXCUSES - JOINING THE GYM HAS NEVER BEEN EASIER!

Vitality members currently enjoy access to the richest gym benefit in the industry, with up to 75% off at Virgin Active or Planet Fitness gyms.

Now we're making it even easier to take that first step and join the gym with instant gym activation directly within the Discovery Bank app. This functionality is available to all Vitality members through their Discovery Bank accounts, including the Discovery Account which has zero monthly fees. All with no gym activation fee!



JOINING THE GYM
HAS NEVER BEEN EASIER!

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JOINING THE
GYM HAS NEVER
BEEN EASIER

Commit to a healthier lifestyle anywhere, anytime with instant gym activation in the Discovery Bank app - with no activation fee!

Vitality members can activate their gym contract at any time and access one of the most popular benefits on the Vitality programme. By leveraging off the secure payment functionality of Discovery Bank, gym activation is quicker and easier than ever before.

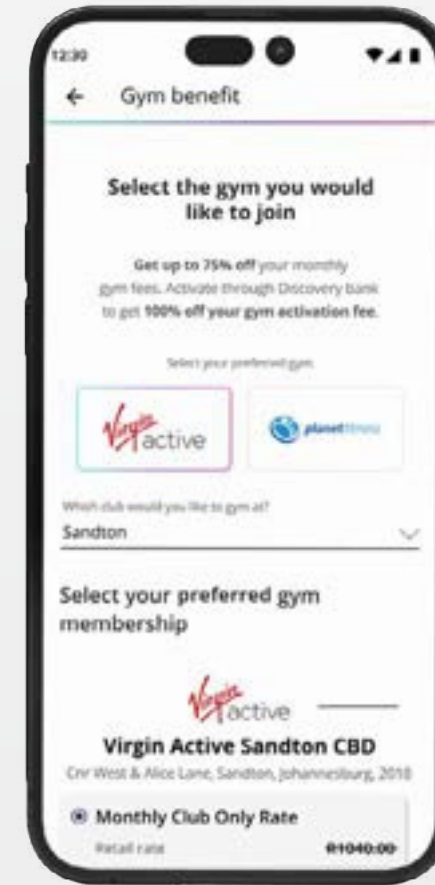
JOINING THE GYM HAS NEVER BEEN EASIER

GET STARTED



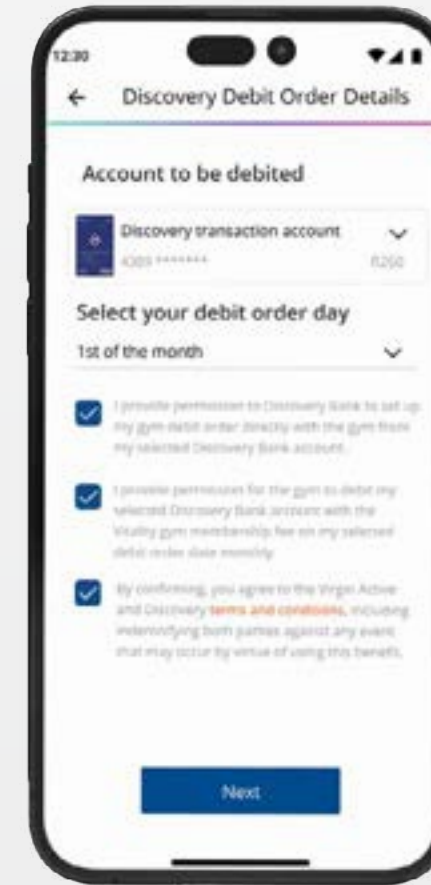
Enjoy a fast-tracked process in confirming personal details, enabled by the advanced identity verification functionality used when joining Discovery Bank.

CHOOSE CLUB



Choose your membership type and preferred club to view the discounted monthly gym membership fee payable.

SET UP DEBIT ORDER



Select the preferred Discovery Bank account from which the monthly debit order will be paid.

GET ACTIVE



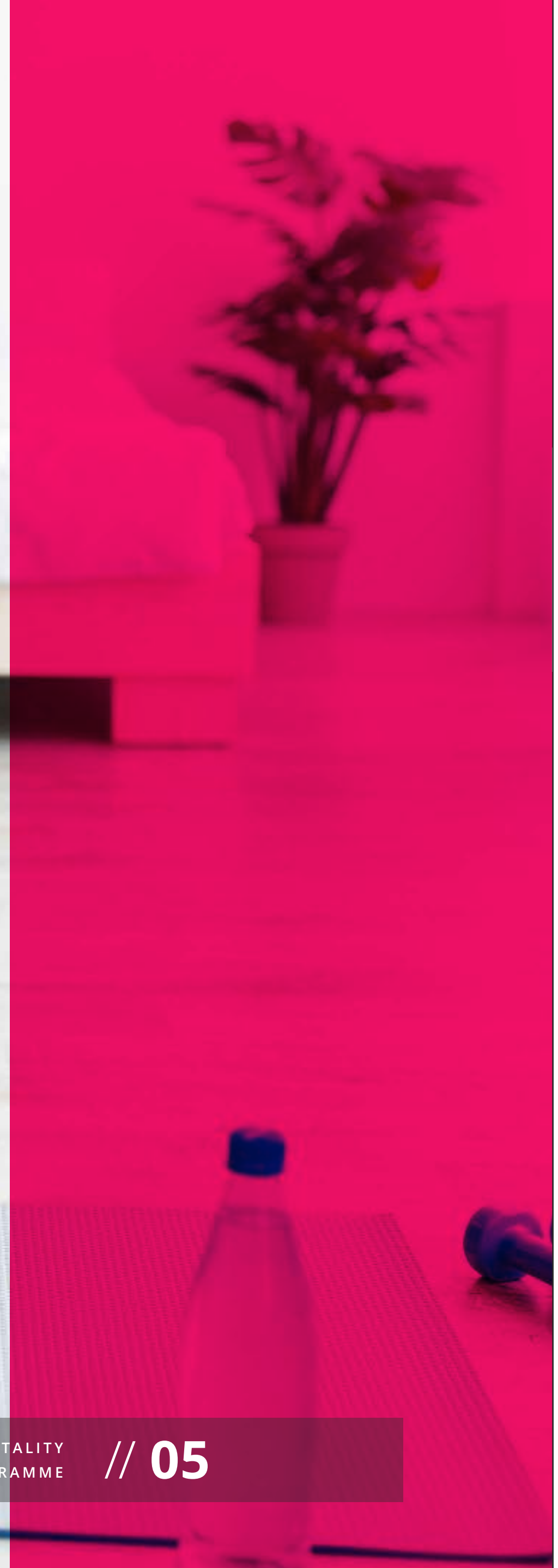
Go to the gym, receive an access card and start exercising.

When joining through the Discovery Bank app, there will be no gym activation fee. Members joining the gym from October 2022 until the benefit goes live in January 2023 will get their activation fee refunded in Discovery Miles if they set up their monthly gym debit order and pay the activation fee from a Discovery Bank account.

Discovery Bank clients who are not Vitality members will also be able to use this process to join the gym, and will enjoy a 10% discount.

INTRODUCING THE VITALITY **HEALTHYWEIGHT PROGRAMME**

Having excess weight can diminish almost every aspect of an individual's health, from respiratory function to memory and mood. Vitality recognises the difficulties and hurdles members face when trying to manage their weight. That's why, in 2023, Vitality is introducing an affordable, end-to-end personal coach-driven weight management programme, and making it even more accessible to those who need it most.



THE VITALITY
HEALTHYWEIGHT
PROGRAMME

Maintaining a healthy weight is crucial to long-term health

Obesity increases the risk of several debilitating and chronic conditions, including diabetes, heart disease and certain cancers. Over 46% of Vitality members who complete a health check record an out-of-range waist-adjusted body mass index (BMI) reading, placing them at elevated health risks if left unmanaged.

Waist-adjusted BMI is a well-known predictor of health and mortality outcomes. Globally, research shows that a person's risk of chronic disease and premature death increases at BMI ranges higher than 25 and lower than 18.5. Members with BMI ranges over 30 face notably higher health risks.

POOR WEIGHT MANAGEMENT IS A CONCERN

1 in 2

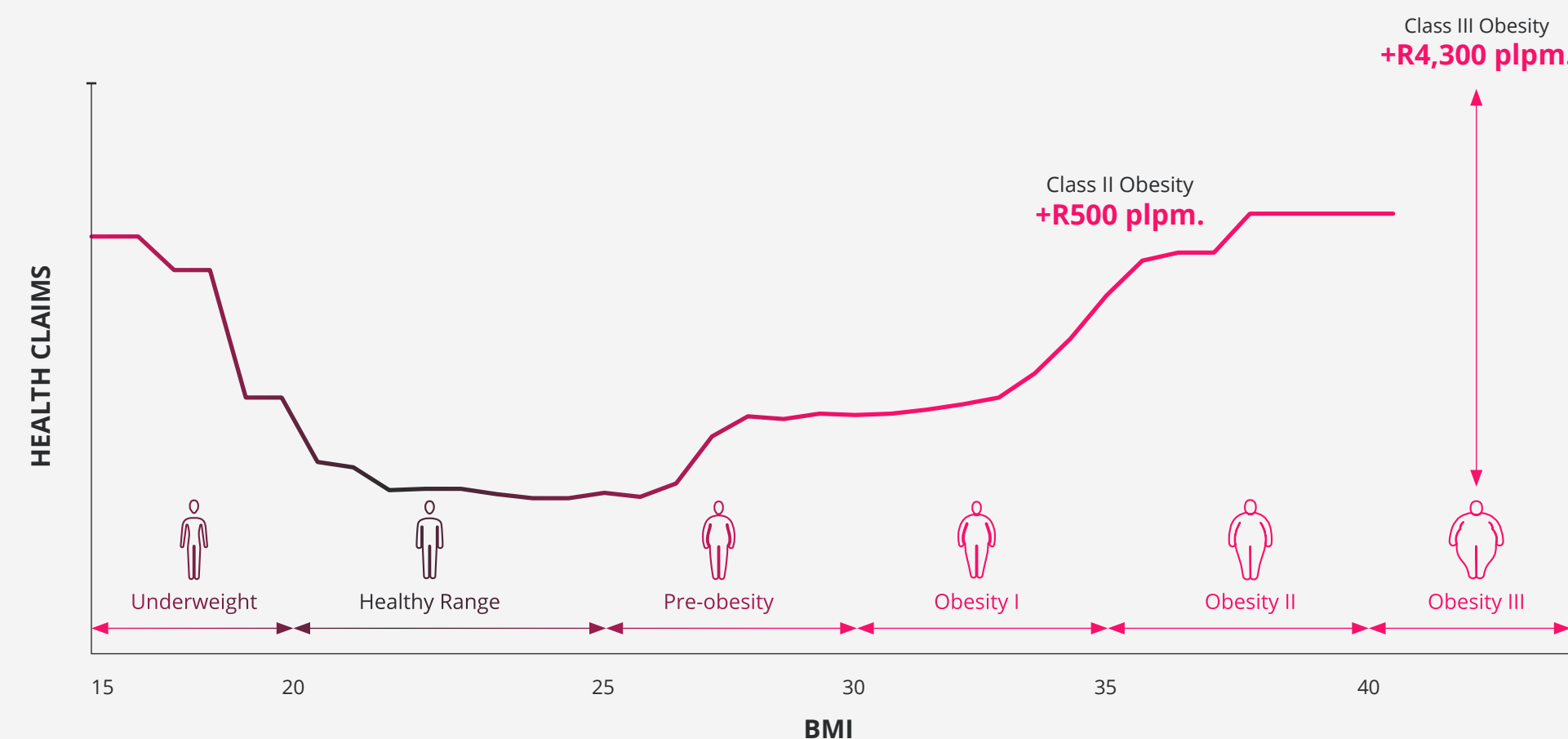
South African adults are overweight or obese

46%

of Vitality members completing a Vitality Health Check have at-risk or high-risk waist-adjusted BMI.

OBESITY IS A DRIVER OF DETERIORATING HEALTH OUTCOMES

Based on Discovery data, Vitality members with unhealthy BMI ranges experience significant increases in healthcare claims cost. Members with an out-of-range BMI are five times more likely to develop diabetes and four times more likely to develop hypertension than members with an in-range BMI. These comorbidities have a direct impact on the health and health claims of members, which increase as they move further out of range.



To assess the weight status of its members, Discovery uses waist-adjusted BMI, which combines BMI with waist circumference. Given the strong correlation between waist circumference and visceral fat, incorporation of waist circumference allows for an accurate distinction between weight resulting from fat and weight resulting from lean muscle mass. This allows for a more accurate classification of weight status among members.

HEALTH RISK IS MITIGATED WITH EXERCISE AND HEALTHY EATING

While physical activity and good nutrition are crucial to achieving healthier weight outcomes in their own right, a combination of these interventions yields the best results:

6 kg - 12 kg

Average weight loss from healthy eating and exercise over a 3 - 6 month period.

30%

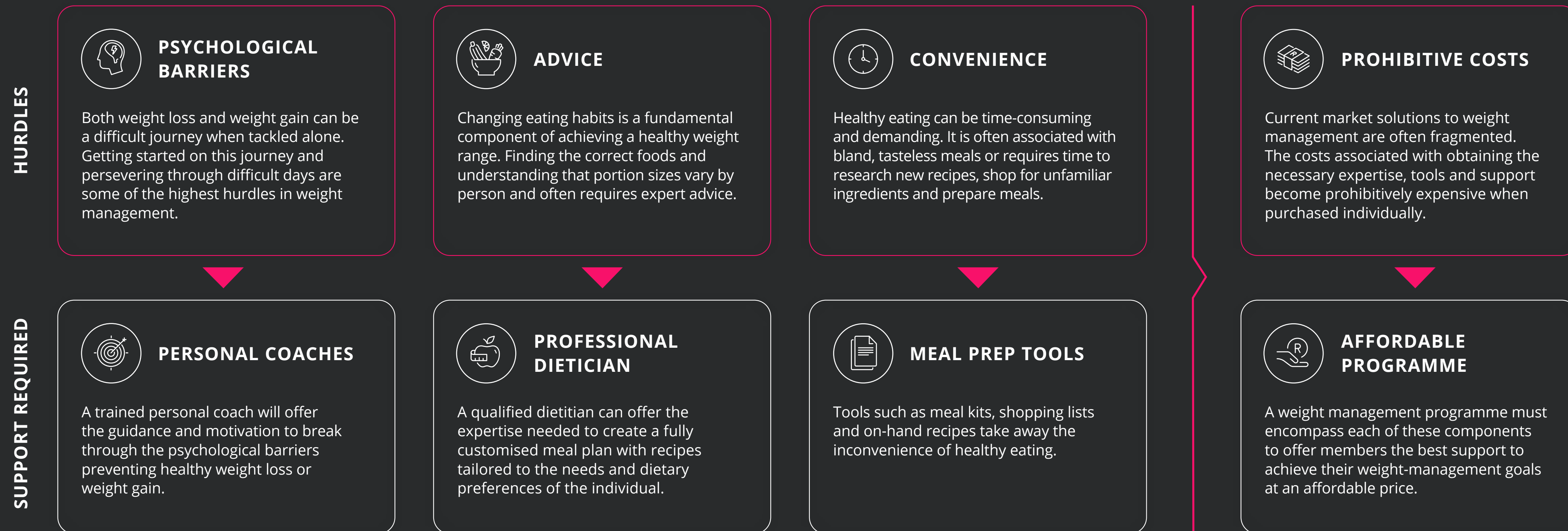
Greater likelihood of maintaining a healthy weight over the long term when regular exercise is combined with healthy eating.

Weight management is complex

While many Vitality members are well informed on the risks associated with an unhealthy weight, there are multiple hurdles that make weight management a challenge.



Challenges to achieving a healthy weight:



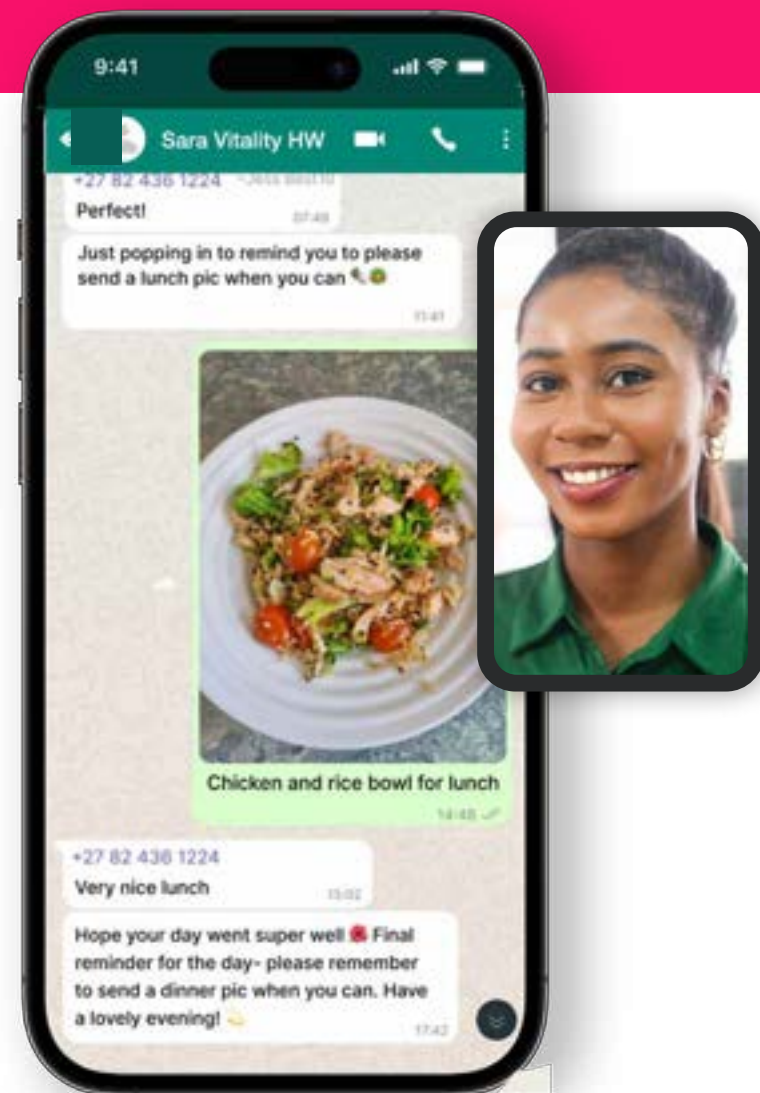
Vitality has invested in consolidating coaching, expertise and convenience into a single weight management solution to deliver a highly effective programme at affordable rates.

Introducing the **Vitality HealthyWeight Programme**

In 2023, Vitality members will have access to a new, personalised weight-management solution aimed at motivating them to eat more healthily and maintain a healthy lifestyle. This hands-on, customised weight-management programme is led by a personal nutrition coach at highly affordable rates. The Vitality HealthyWeight programme has been designed to support members through their entire weight-management journey. From food shopping to cooking and meal preparation, members will receive daily encouragement and personalised support from their very own nutrition coach, helping them to stay on track to achieve their weight-management goals.

01 | OFFERING MEMBERS EVERYTHING THEY NEED FROM A WEIGHT MANAGEMENT PROGRAMME

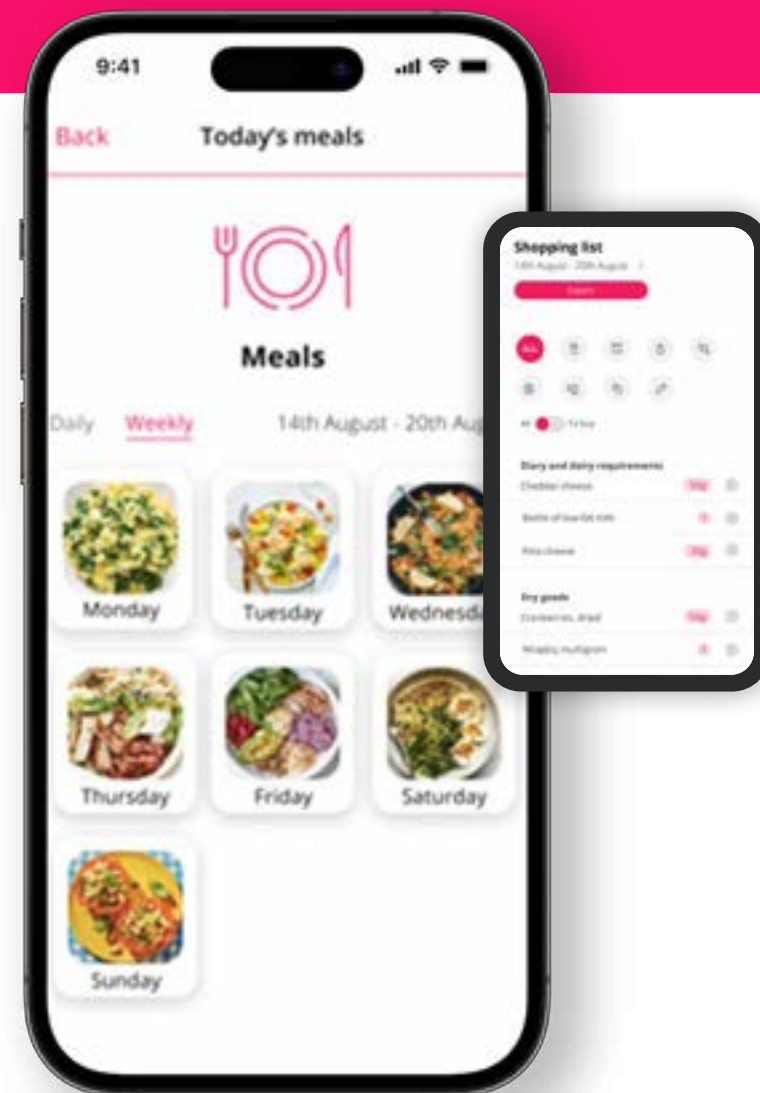
DAILY PERSONALISED COACHING



Hands-on nutrition support

Receive daily guidance and on-demand support from a qualified nutrition coach, available on WhatsApp 12 hours a day, six days a week.

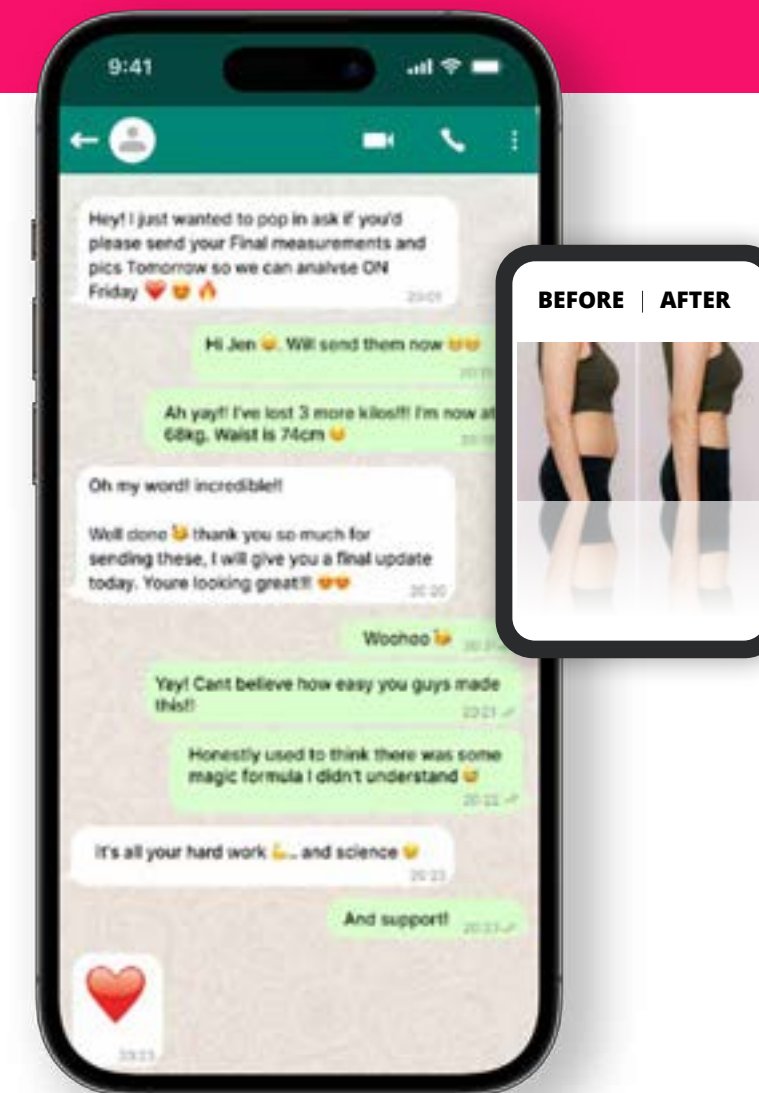
CUSTOMISED MEAL PLANS, RECIPES, SHOPPING LISTS



Customised convenience

Members access weekly meal plans, recipes and shopping lists customised to their dietary preferences and schedules, using simple and affordable ingredients.

REGULAR PROGRESS TRACKING



Stay on track for good

Track progress with regular check-ins every three weeks by sharing updated weight and waist measurements.

02 | HIGH PROGRAMME SUCCESS ACHIEVED WHEN PILOTED WITH VITALITY MEMBERS

As part of a pilot phase to ensure the efficacy of the programme, over 300 Vitality members were enrolled in the programme. The pilot demonstrated high engagement rates with significant weight improvement outcomes.

98% Participants engaged daily with their coach

5% Average body-weight improvement at the third check-in

7 cm Average waist-circumference improvement

Affordable access to the Vitality HealthyWeight Programme

The time and monetary costs of regular visits to the dietitian and the limited personalisation achieved through fully digital programmes can discourage members from achieving their healthy weight goals. The Vitality HealthyWeight programme brings together the best of each of these elements - offering members a fully personalised weight-management programme at the most affordable rate in the market. The programme is further discounted for members with at-risk or high-risk weight indicators.

ACCESS TO THE VITALITY HEALTHYWEIGHT PROGRAMME

Discovery Health Medical Scheme (DHMS) and Vitality members can access Vitality HealthyWeight at affordable rates, with all at-risk Vitality members receiving higher additional discounts.

	At-risk Vitality members	All other members
Three-month programme	R350 p.m.	R800 p.m.
Six-month programme	R250 p.m.	R600 p.m.

THE VITALITY HEALTHYWEIGHT PROGRAMME OFFERS THE BEST VALUE IN THE MARKET

The Vitality HealthyWeight Programme	Other digital programmes	Dietitian visits
Dedicated, personalised coaching, available six days a week	Fully digital with limited or no human interaction	30-minute bi-weekly sessions
R250 - R600	R720	R900

	Vitality HealthyWeight	Other digital programmes	Bi-weekly dietitian consultations
Daily coaching by a nutritionist	✓	✗	✗
Weekly meal plans	✓	✓	✓
Shopping lists	✓	✗	✗

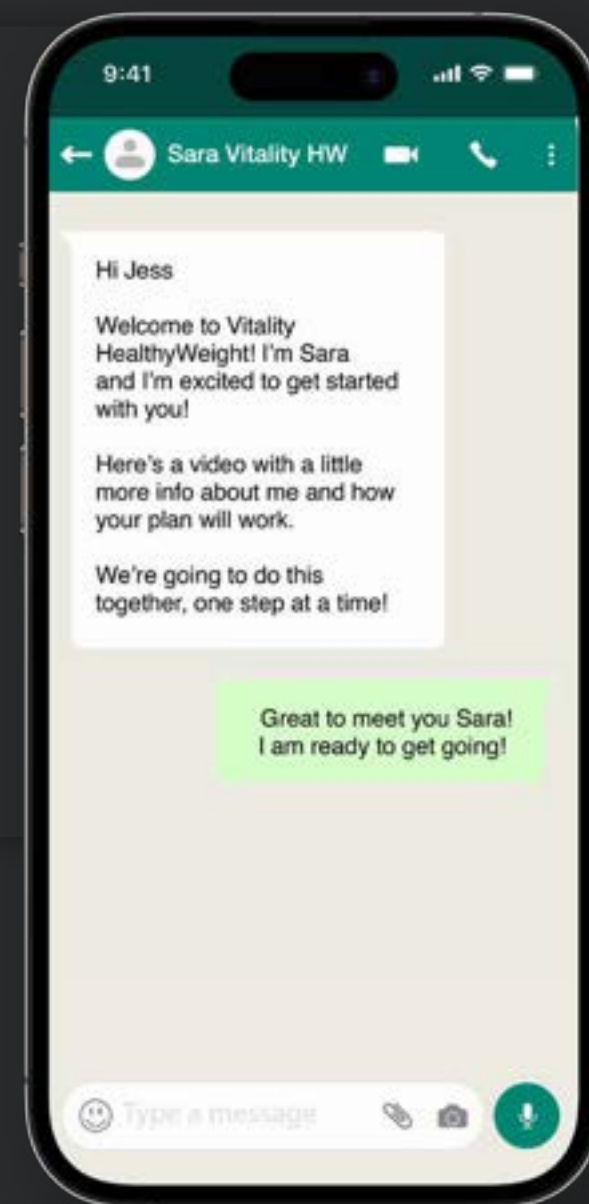
Making healthy eating simple and convenient with the **Vitality HealthyWeight Programme**

01



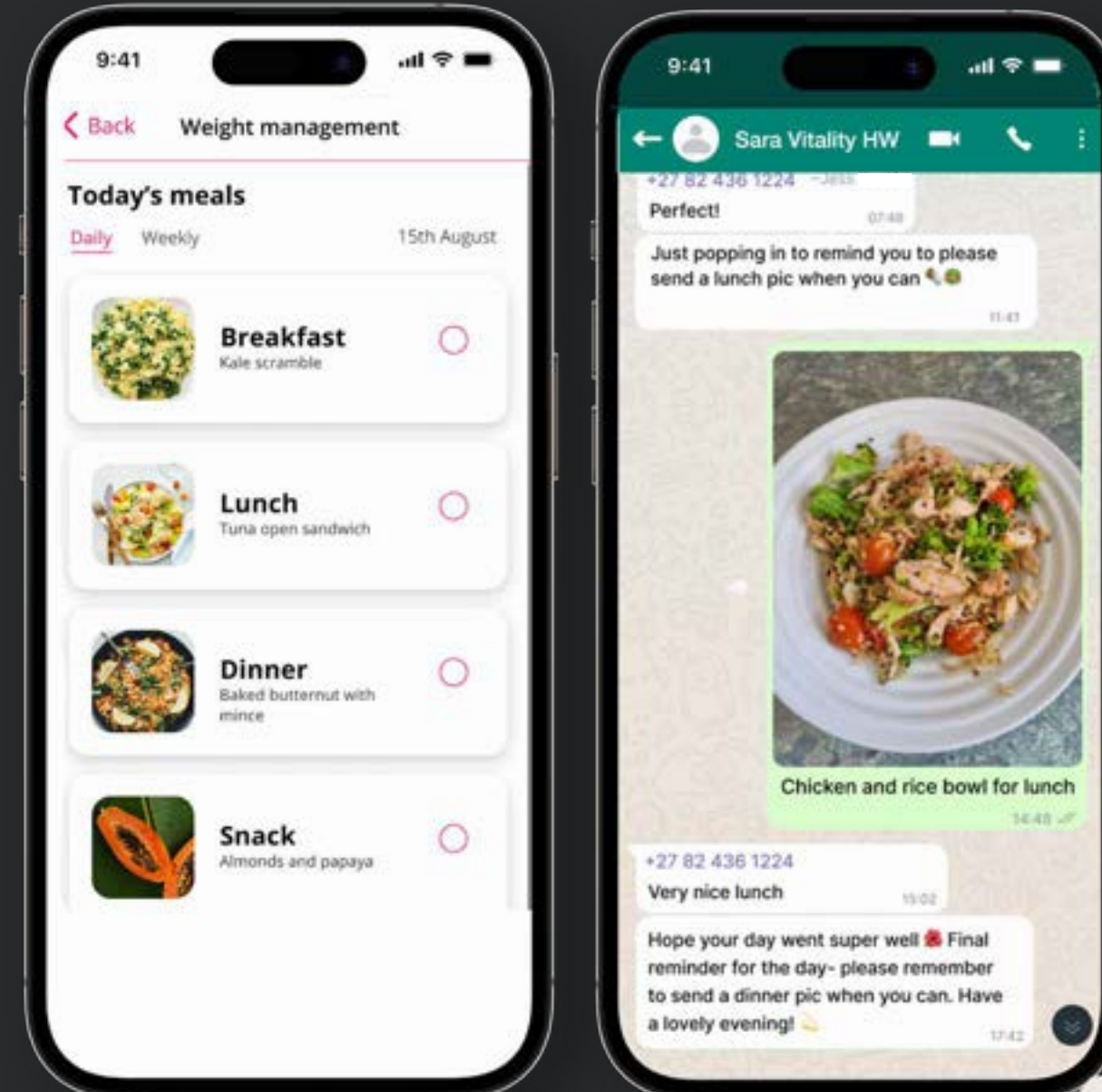
Sign up for the Vitality HealthyWeight Programme via the Discovery app or website

02



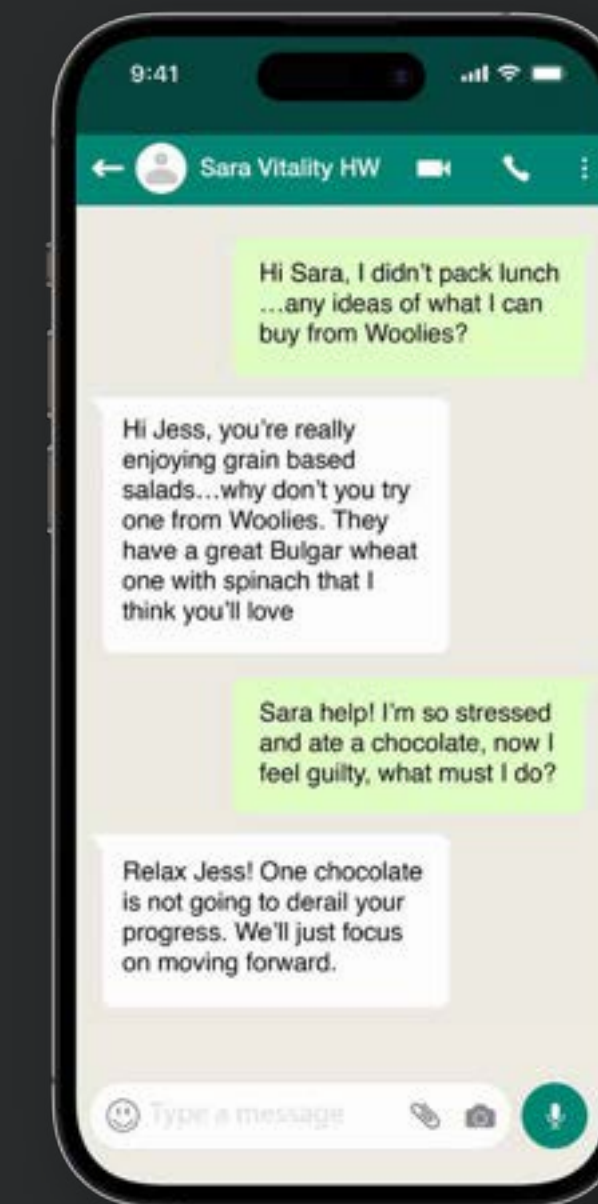
Meet the personal HealthyWeight coach via Whatsapp, choose dietary requirements and get started

03



Receive guidance from the coach on how to access personalised meal plans, recipes and shopping lists, and share meal pictures daily

04



Get support, guidance and assistance from the coach anytime, with the coach on-hand 12 hours a day, six days a week

THE VITALITY
HEALTHYWEIGHT
PROGRAMME

VITALITY ACTIVE REWARDS: THE NEXT EVOLUTION

Vitality Active Rewards is being enhanced to increase and sustain engagement, with dynamic and improved Spend and Drive goals, rewards for overachievement and streaks, and the choice of an instant reward or gameboard play, on a massively expanded and personalised gameboard.



Vitality Active Rewards adopts key principles of behavioural science to offer members a consistent goal mechanism in the form of a weekly, personalised goal, while rewarding them through a flexible rewards platform that monetises their healthy behaviours.



2 billion per year

earned through the Vitality Active Rewards ecosystem

The 2022 ecosystem consists of:

725,000

Registered users

6.6 billion

Points earned

9 million

Goals met

1 million

Coffees and smoothies redeemed

£11 million

Donated through MoveToGive

BEHAVIOURS



Physical activity



Safe driving



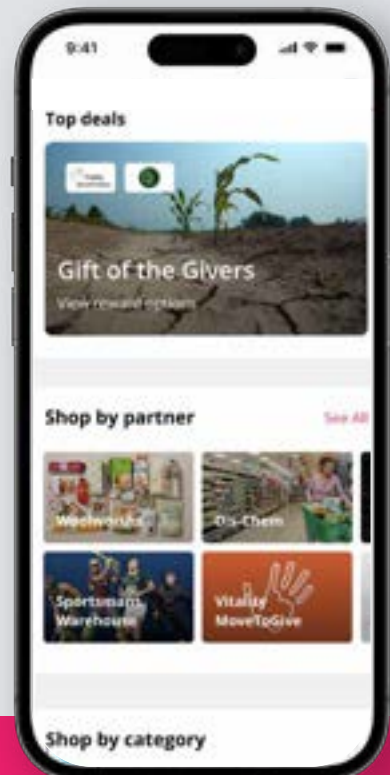
Responsible spending

GAMIFICATION

Unique algorithms for personalised, dynamic goals

Deep integration to enable real-time gamification

Strong partner network enabling monetisation



Vitality Active Rewards

Robust infrastructure

44 million app logins

1 million devices linked

over 50 million interactions recorded

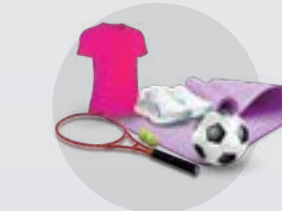
REWARDS



Coffees and smoothies



Partner rewards in the Vitality Mall



Funded fitness gear



Online shopping



MoveToGive donations

HAPPIER AND HEALTHIER MEMBERS

Vitality Active Rewards users are typically more engaged. On average, they have activated 4 times more Vitality benefits and log into their app 36 times more each month. These members value the programme greatly, represented with 56% lower lapses for Vitality Active Rewards users.

SUCCESSFULLY GROWING PARTNER ECOSYSTEMS

With the growth in Discovery Miles earned through Vitality Active Rewards and the introduction of the Active Rewards Mall, the opportunity for partners continues to grow. Coffees and smoothies remain two of the most popular rewards with more than 1 million redeemed in the first eight months of this year.

BETTER SOCIETY

With over 6.5 million Exercise goals achieved, 1.4 million safe driving goals achieved, and 1.1 million responsible spending goals achieved in 2022, Vitality Active Rewards has created a fitter, safer and a more financially healthy society.

VITALITY ACTIVE REWARDS: THE NEXT EVOLUTION

Vitality Active Rewards is changing lives across the globe

Following the incredible success of the South African Vitality Active Rewards programme, the model has since been exported globally.

The ecosystem transcends cultural, market and language barriers, having been embedded across 40 Vitality markets, in over 150 partner programmes, impacting 30 million lives across the world.

GLOBAL VITALITY EXPERIENCE

40

Vitality markets

30M

Lives impacted

150+

Programme partners

100K+

New devices linked per month

100M

Healthy activities per month



The Vitality Active Rewards programme has received global recognition, with some of the world's largest insurers embedding the Vitality Active Rewards ecosystem into their products. The programme earned Bronze at the 2020 Efma-Accenture Innovation in Insurance Awards.

VITALITY ACTIVE REWARDS: THE NEXT EVOLUTION

The evolution of **Vitality Active Rewards**

Vitality Active Rewards has consistently evolved over the past 7 years. Every stage of its evolution has brought new levels of personalisation, greater gamification and exciting incentives to get more members more engaged and rewarded.

THROUGH CONSTANT EVOLUTION, VITALITY ACTIVE REWARDS HAS GROWN TO OVER 725,000 REGISTERED USERS.

2015

Vitality Active Rewards started as a simple, one-dimensional benefit with a fixed reward earned for achieving the weekly goal. The dramatic take-up of the benefit highlighted the importance of rewarding healthy behaviours through instant gratification.

2017

The introduction of surprise rewards added the excitement of earning greater, more flexible rewards for ongoing engagement.

2018

A new level of gameplay was added with the introduction of the gameboard in Vitality Active Rewards 2.0. The addition of the Vitality Mall offered flexible rewards, which appealed to a wider range of members.

2019

The launch of Discovery Bank enabled the monetisation of activity into Discovery Miles – a flexible currency that is more valuable than cash.

2020-2021

The development of Vitality Active Rewards for Kids and Teens extended the programme to the whole family and tailored incentives to create engagement across all ages.



VITALITY ACTIVE REWARDS: THE NEXT EVOLUTION

Introducing **Vitality Active Rewards 3.0**

In 2023, the Vitality Active Rewards programme will evolve to the next level of personalisation and gamification across each of the following dimensions:



Full functionality available through the **Discovery Bank app**. All Vitality members have access to the Discovery Bank app through the Discovery Account with no monthly fees.




Existing functionality remains available through the Discovery app.

Encourage activity

Dynamic goals


Experience a personalised, dynamic weekly goal across each of the programmes.

▼




Spend goal will be updated to a personalised and dynamic goal each week.

▼



Drive goal will be updated to align with the Vitality Drive programme changes.

▼




Exercise goal will remain unchanged.

Performance measurement


Enhanced to include multi-dimensional goals for exceptional engagement.

▼



Recognise overachievement.

▼




Recognise consistent engagement across weeks.

Improve rewards

Personalised Rewards


Enjoy the flexibility of a personalised reward mechanism, offering instant rewards or enhanced gameboard plays.

▼



Instant rewards for immediate gratification.

▼




Enhanced gameboard plays with exciting gamification.

Customised gameboards


Experience the next level of customised gameboards based on activity, partner spend and Discovery engagement.

▼




Unlock partner spend tiles.

▼



Unlock activity tiles.

▼



Unlock the Discovery tile.

VITALITY ACTIVE REWARDS: THE NEXT EVOLUTION

Dynamic goals | Alignment across all three programmes

The concept of a personalised, dynamic goal mechanism has been integral to encouraging activity and engagement through the programme's evolution. Vitality Active Rewards 3.0 creates consistency across the three Vitality Active Rewards programmes, aligning the goal mechanism of the Vitality Money ring to the Vitality Health and Vitality Drive rings.



Exercise ring

The Exercise ring remains unchanged and serves as the benchmark of dynamic goals.



Expanded access to a wider range of Discovery Bank accounts

All Discovery Bank accounts with transactional capabilities are now provided a weekly responsible spending goal. This includes the Discovery Account with zero monthly fees.



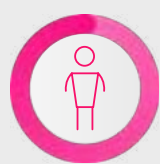
Auto-activation

Vitality Active Rewards is a crucial part of driving engagement and rewarding clients. To help members enjoy their rewards, new Discovery Bank clients will have the responsible spending goal automatically activated after joining Discovery Bank.



Drive ring

The Drive ring has been updated to align with the changes to the Vitality Drive programme.



Personalised, dynamic goal mechanism

The responsible spending goal levels will be set under the same principles used for the Exercise and Drive goal levels.

Responsible spending goals will become personalised and dynamic based on card colour and spend history. Goal targets will increase for clients who achieve their weekly goals regularly and decrease for clients who do not achieve their goals.

With the introduction of dynamic goals, new clients can close their Spend ring and start enjoying their rewards after just one swipe of at least R10.



Simplified goal achievement

Clients must accumulate Spend points to achieve their Spend goals. Clients will accumulate one Spend point for every R10 spent. In line with all Vitality Active Rewards programmes, goal progress will reset on Fridays at midnight with no Spend points carrying over to the next week.

Performance measurement | Earn rewards for exceptional engagement

Validity Active Rewards currently offers members a single reward for achieving a goal each week. Validity Active Rewards 3.0 will recognise and encourage both regular and exceptional performance.



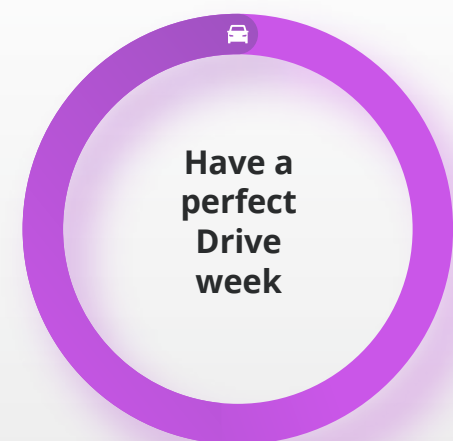
Recognising overachievement with Sneak Peeks

Overachieve dynamic goals

Peek behind a tile before using a gameboard play



OR



Improved chance of choosing a higher-value tile by seeing what is behind a tile.

Recognising consistent exercise with goal streak rewards

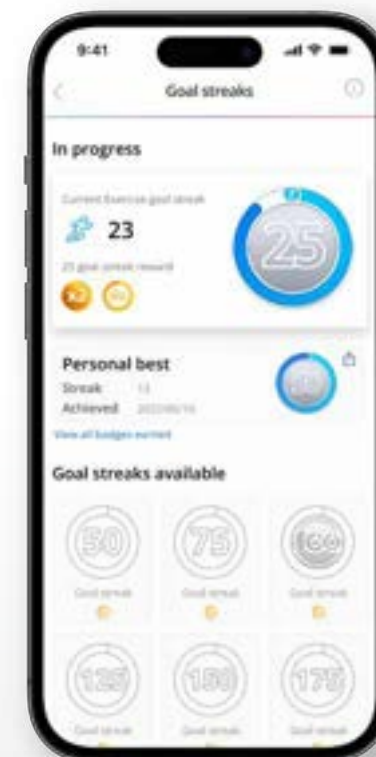


Complete goal streaks to earn awards.

Unlock Rewards Multipliers for achieving 5, 10, 15, 25, 50 and multiple of 100 goal streaks.

Earn a Rest Week for every 25th Exercise goal streak achieved.

Earn a Validity Centurion Award for achieving a 100-goal streak.



Keep track of streaks in the Validity Award Collection.



Choose a boosted instant reward or earn double the tile value on the next play.



Use a Rest Week any time to close the Exercise ring for the current or previous week ensuring the goal streak is maintained.



Collect the Validity Centurion T-shirt at Sportsmans Warehouse.

VITALITY ACTIVE REWARDS: THE NEXT EVOLUTION

Vitality Centurion Awards

Recognising and rewarding highly engaged members with exclusive kit that cannot be bought, only earned.

8,552

Vitality members currently have goal streaks of

100 OR MORE

100 : 5,086

200 : 2,904

300 : 562



Grace Leung holds the record for the highest Vitality Active Rewards streak. She has never missed a Vitality Active Rewards exercise goal since the programme began in 2015. **That's over 350 goals achieved**, over seven years.

All Vitality Active Rewards members who have an Exercise goal streak of 100, 200 or 300 will receive a Vitality Centurion T-shirt with their century streak number printed on the back.

How it works:

Receive a code from Vitality.



Take the code to Sportsmans Warehouse to get a Vitality Centurion T-shirt.



Wear the T-shirt with pride on the road, in the gym and at events.



VITALITY ACTIVE REWARDS: THE NEXT EVOLUTION

Personalised rewards | Enjoy the flexibility

Vitality Active Rewards 3.0 offers an adaptive rewards mechanism, giving members the choice between instant rewards, enhanced rewards or gameboard plays for achieving their weekly goals. This gives members the freedom to choose rewards when and where they want.



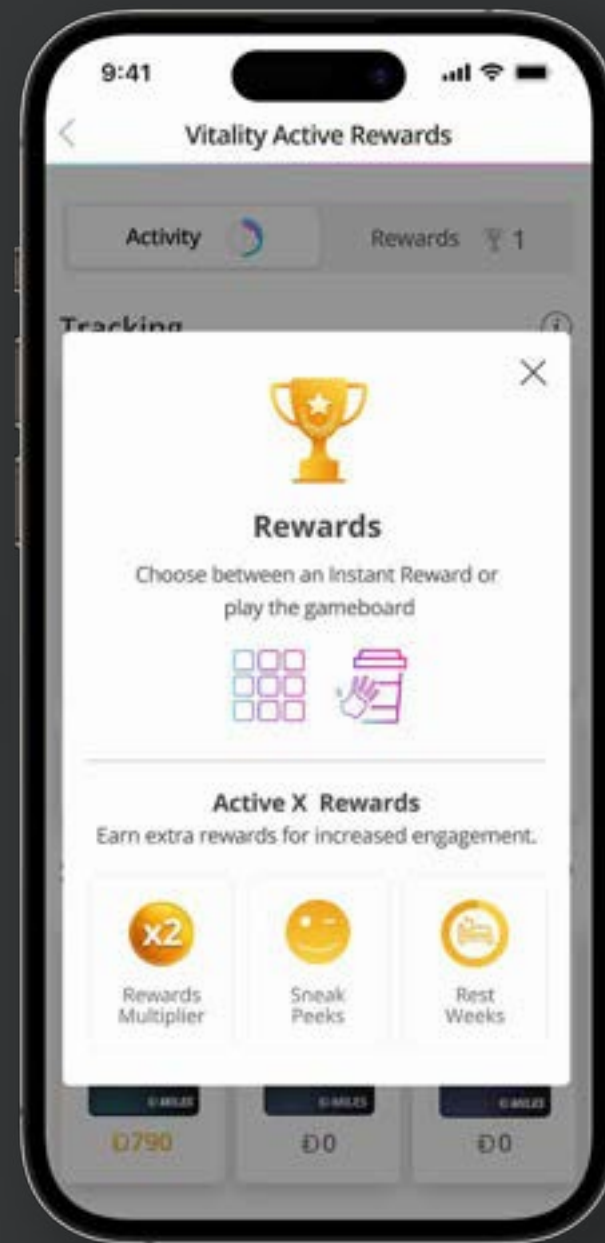
CHOOSE PREFERRED REWARD

On achieving the goal, Vitality Active Rewards 3.0 allows members the flexibility to choose between:

Instant rewards



Get instant gratification by redeeming a coffee before Rewards Wednesday



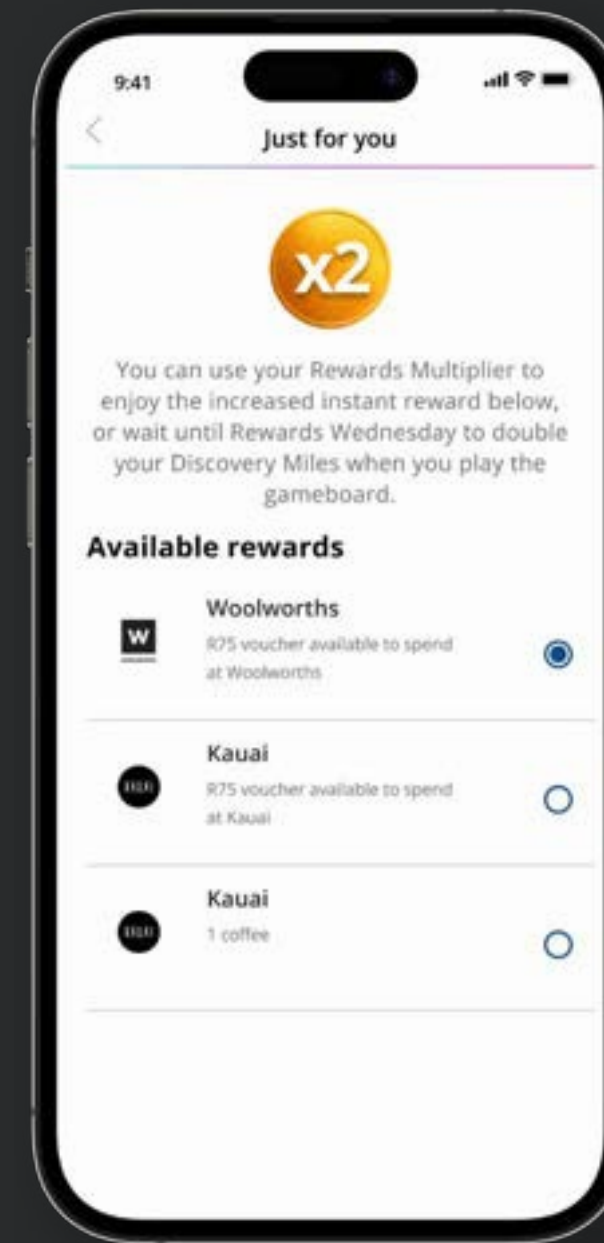
Gameboard plays



Wait until Rewards Wednesday to earn a play on the gameboard

ENHANCED REWARDS FOR ENGAGEMENT

Choose higher-value instant rewards



Rewards Multiplier

Use Rewards Multipliers for boosted instant rewards or to double the value of the tile selected on the gameboard.

Campaigns

Get boosted instant rewards through various campaigns throughout the year.

VITALITY ACTIVE
REWARDS:
THE NEXT
EVOLUTION

Customised gameboards |

Play gameboards with personalised reward tiles

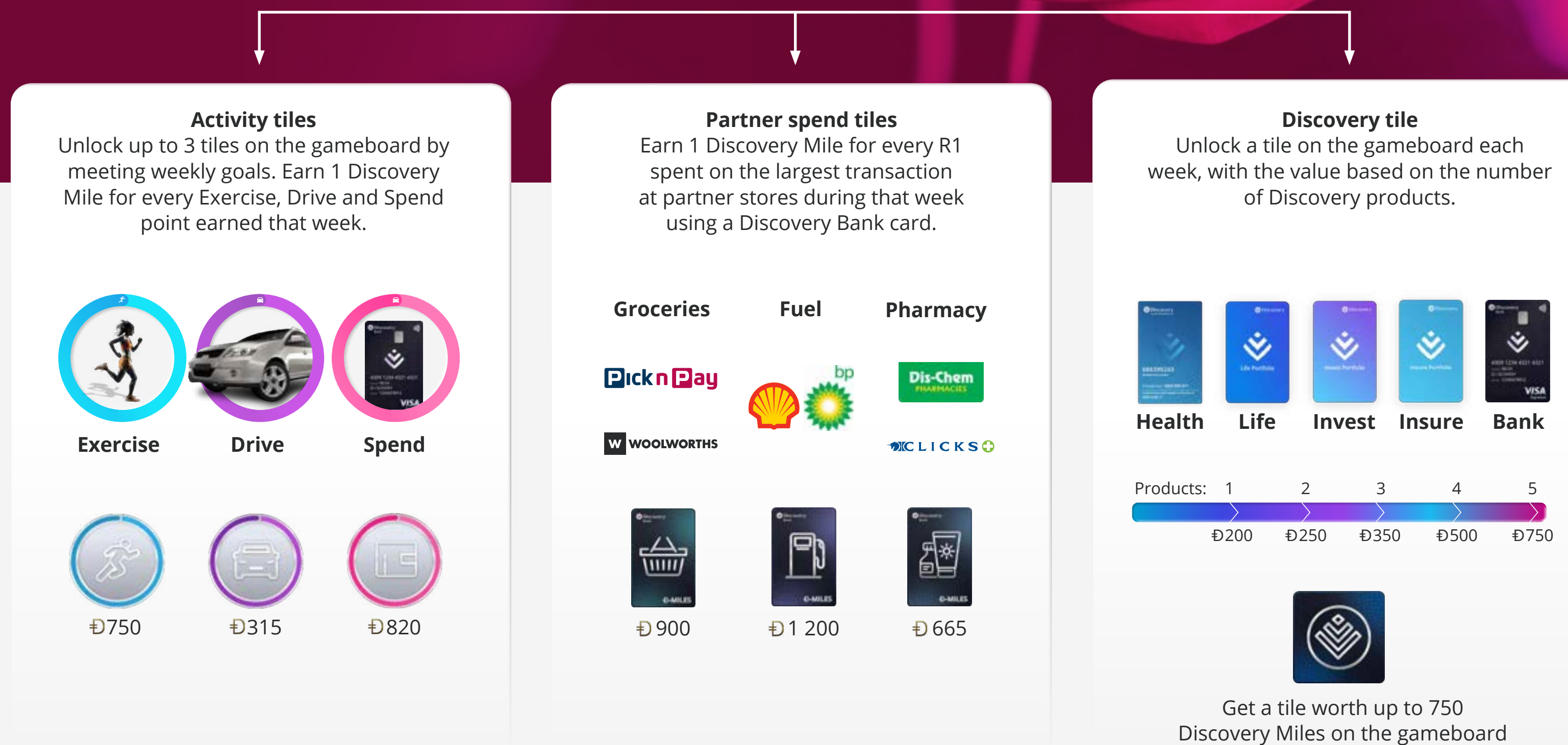
Discovery Miles enabled the functionality for members to monetise their rewards earned through Vitality Active Rewards. The next evolution of Vitality Active Rewards takes monetisation to new levels, personalising the gameboard for every member based on their activity, partner spend and Discovery engagement.

Play a boosted gameboard with personalised tiles



Discovery Miles values based on average spend for Discovery Bank suite account holders

Unlock up to 7 high-value personalised tiles



VITALITY ACTIVE REWARDS: THE NEXT EVOLUTION

VITALITY COMMISSION

The take-up of the Vitality programme has increased significantly over 2022, with more than 11,000 activations made per month. Key growth insights have revealed opportunities for Vitality to enhance financial adviser commission to further fuel growth into 2023 and allow more members to get rewarded for leading healthier lifestyles.



Identifying key areas of **Vitality's exceptional 2022 growth**

Vitality activations have increased significantly over the last two years, reaching a record high in 2022. Understanding the key insights behind the favourable growth performance has uncovered opportunities to further fuel the growth of the Vitality programme.

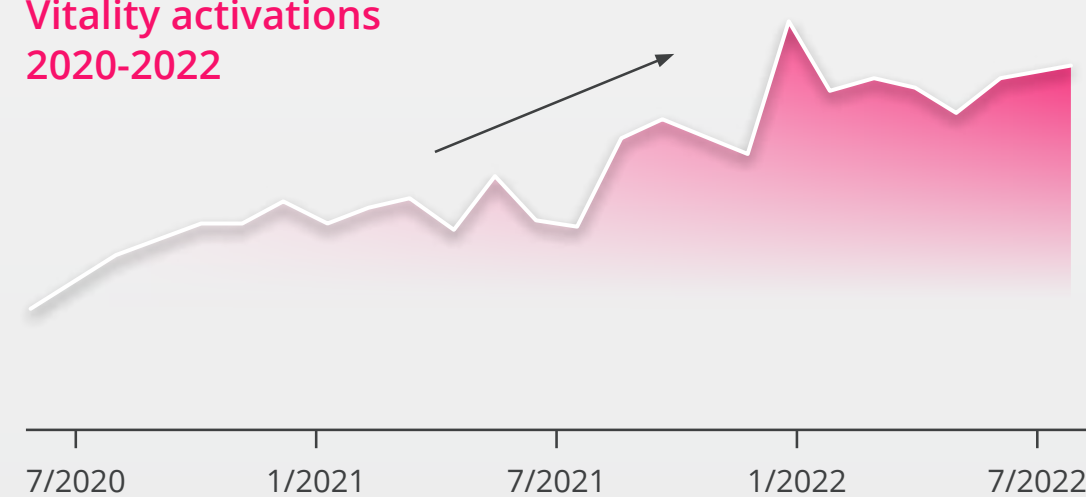


EXCEPTIONAL IMPROVEMENT IN VITALITY ACTIVATIONS



+50% Lift in Vitality **new business**
11,000 New policies activated per month

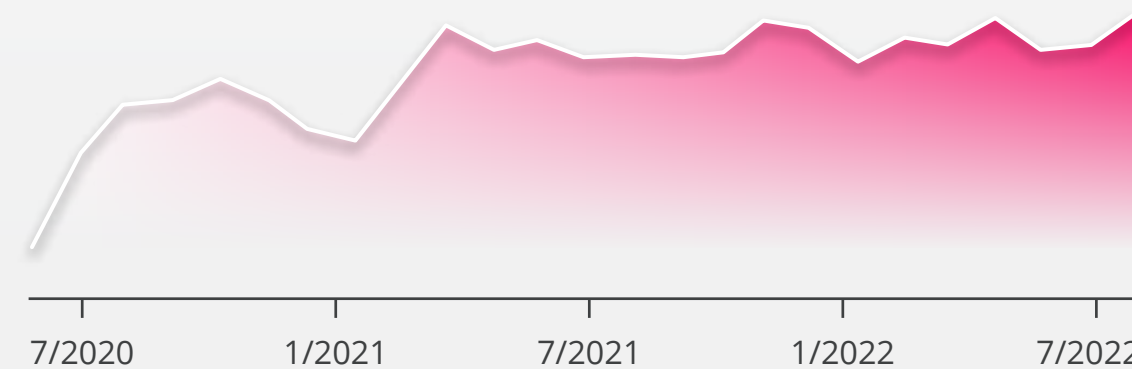
Vitality activations 2020-2022



The introduction of new sales tools have allowed members to experience the programme for three months at no cost, with the integrated quoting tool (IQT) offering advisers the tools to integrate Vitality at the point of health sale.

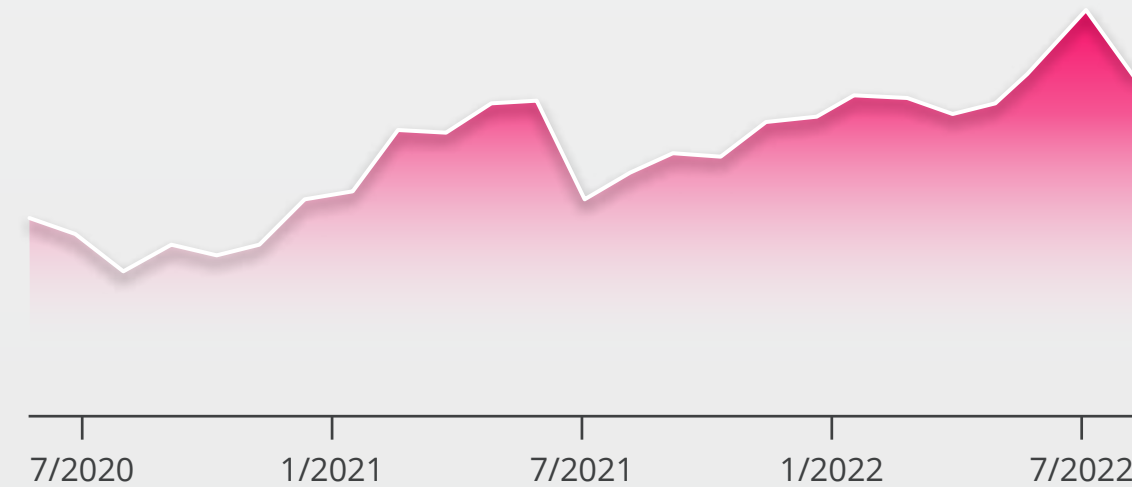
KEY GROWTH TRENDS

Health integrated at point of sale, where advice is given



The proportion of Vitality activations being integrated at the point of health sale has increased dramatically over the last two years.

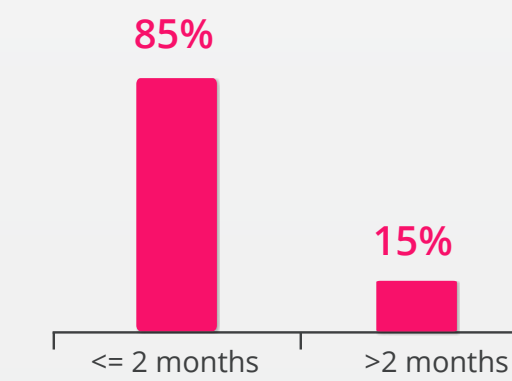
New business Vitality and Discovery Bank integrated



The enhanced value proposition of Discovery Bank and Vitality integration is reflected through rising take-up rates of Discovery Bank and Vitality integrated policies.

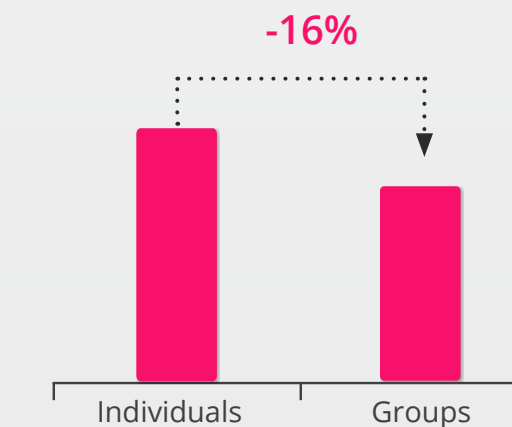
OPPORTUNITIES FOR FURTHER GROWTH

Lower proportion of sales on existing health policies



Only 15% of Vitality policy activations by financial advisers are to clients who did not join Vitality within two months of joining Discovery Health. This presents a significant opportunity to advise existing health clients, who have never experienced the Vitality programme.

Lower Vitality take-up on group business



Vitality take-up for employer groups is lower than that for individual business. Improving take-up on groups presents a large opportunity with more than 50% of existing and new health policies arising from group business.

Enhancing remuneration to align with opportunities

In 2023, financial advisers will enjoy enhanced Vitality commission for activations on group and existing Discovery policies.

Under the new simplified commission structure, financial advisers earn flat rates of 85% of first year API on their individual sales, 25% of first year API on their group sales and 5% of first year API on activations through other channels, with clawback rules remaining unchanged. This structure addresses the shortfalls of the current commission structure and better recognises the effort of the adviser to sell Vitality to groups and through targeted campaigns to their existing clients that have never experienced the Vitality programme. It also rewards them with a passive income stream on any other activations on their book.

Existing commission independent of sales effort

Aligning remuneration to advice opportunities

	New policies ≤2 months	Existing policies >2 months		All policies	
 Individual sales made by financial adviser	85%	10%	>	85%	8.5 times higher commission from existing Discovery clients
 Group sales made by financial adviser	10%*	10%	>	25%	2.5 times higher commission from groups and Discovery Health clients
 Other activations	Dependent on the above sliding-scale structure of the financial adviser		>	5%	Earn a passive income stream

* After ~18 policies sold per employer group, commission reduces to 10%

Meet financial adviser Joseph Khumalo

Joseph has one large employer group, as well as individual clients. In a typical year, Joseph generates 72 Vitality sales to new employees and 36 to employees with existing health policies at his employer client. He also signs up 30 new individual clients and 15 individual clients with existing health policies to Vitality.

2022 ANNUAL COMMISSION

Under the current structure, Joseph earns 10% commission on all group business and on activations made on existing policies. This is how much commission he earns as a result:

COHORT	SIZE	COMMISSION %	COMMISSION INCOME
New employees activating Vitality at point of health sale	72	10%	R31,968
Existing employees activating Vitality	36	10%	R15,984
Total Vitality commission earned on group business			R47,942
Individuals activating Vitality at point of health sale	30	85%	R113,220
Existing individuals activating Vitality	15	10%	R6,600
Total Vitality commission earned on individual business			R119,880
Grand total			R167,832

2023 ANNUAL COMMISSION

The new simplified structure rewards Joseph for his continued efforts to sell Vitality to the group and for his targeted growth campaigns, showcasing the new value of Vitality to his existing clients. This is how much commission he'll earn going forward:

COHORT	SIZE	COMMISSION %	COMMISSION INCOME
Group	108	25%	R129,351
Individual	45	85%	R183,247
Grand total			R312,597

Joseph now earns R81,400 more on his group activations and R63,400 more on his individual activations. The overall result is an 86% increase in his total commission earned on Vitality activations in 2023.

*The above example assumes an average monthly Vitality premium of R370 for 2022 and a 7.9% increase in 2023

DB.OS

Leveraging the Discovery Bank operating system functionality to enrich the Vitality programme.

Vitality

- Gold Vitality Health
- Bronze Vitality Drive
- Diamond Vitality Money

Discovery Miles

- 75% Healthy Living
- ₹1:R15 Spending
- 70% Fuel and Uber

5% + 5% + 5% + 5%

10% to 40% off MILES
₹-DAY

Vitality Active Rewards

- 1 Reward
- 2 Plays

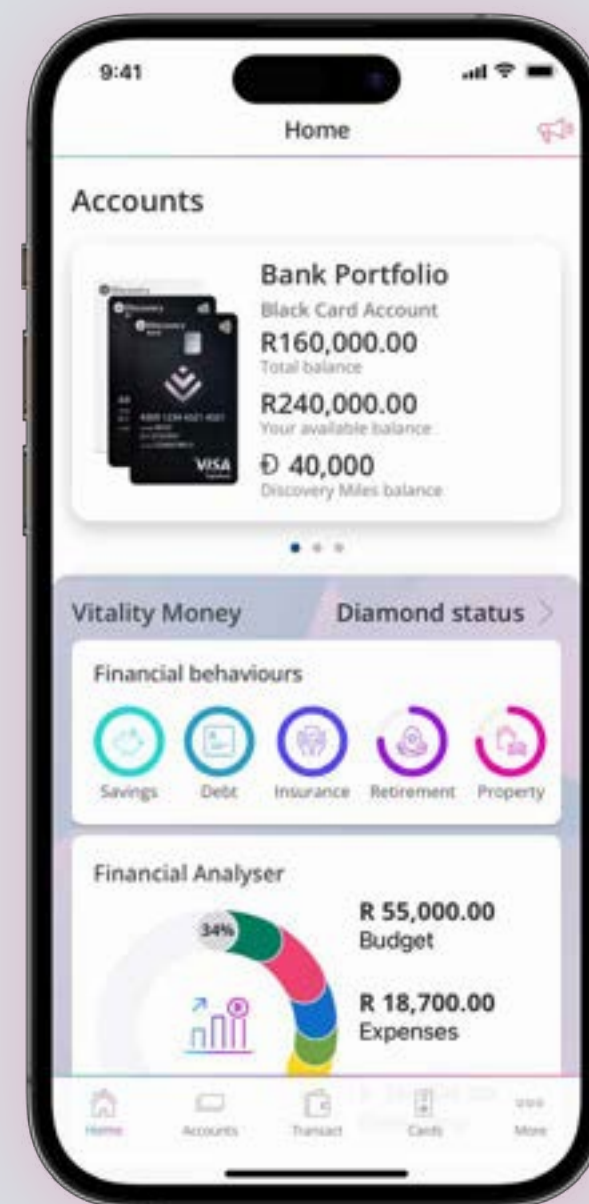
A new operating system for **Discovery's shared value model**

Discovery's Shared-Value model

Vitality has formed the platform for Discovery's Shared-Value model – codifying the impacts of positive behaviour and rewarding clients for healthier living, driving well and managing their money responsibly.



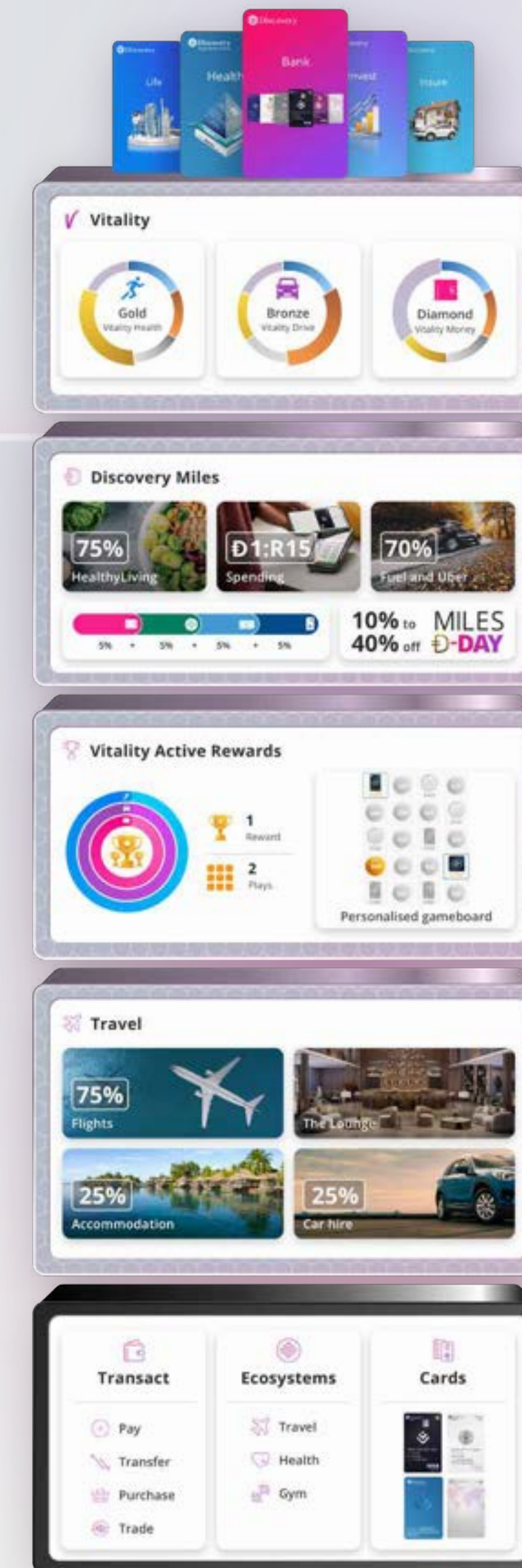
All Discovery Vitality clients get access to the Discovery Account with zero monthly fees.



Discovery Bank as the new operating system for the Discovery composite

Discovery Bank's mobile-first user interface, security features and integrated real-time payment infrastructure significantly enhance Discovery's Shared-Value model.

Clients can now access and interact with their Discovery products and enjoy significantly enhanced benefits and rewards, all through a single interface in Discovery Bank.



DB.OS

The Discovery ecosystem is now powered by Discovery Bank

Through Discovery Bank's advanced technology and architecture, Discovery clients now have secure access to a single view of their financial products and personalised discounts, in a digital manifestation of shared value and the world of Discovery.

A single view of Discovery products

Clients can view their full set of Discovery products in the Discovery Bank app, enabling them to get valuable key information about existing products through a simple, clear and intuitive user interface.

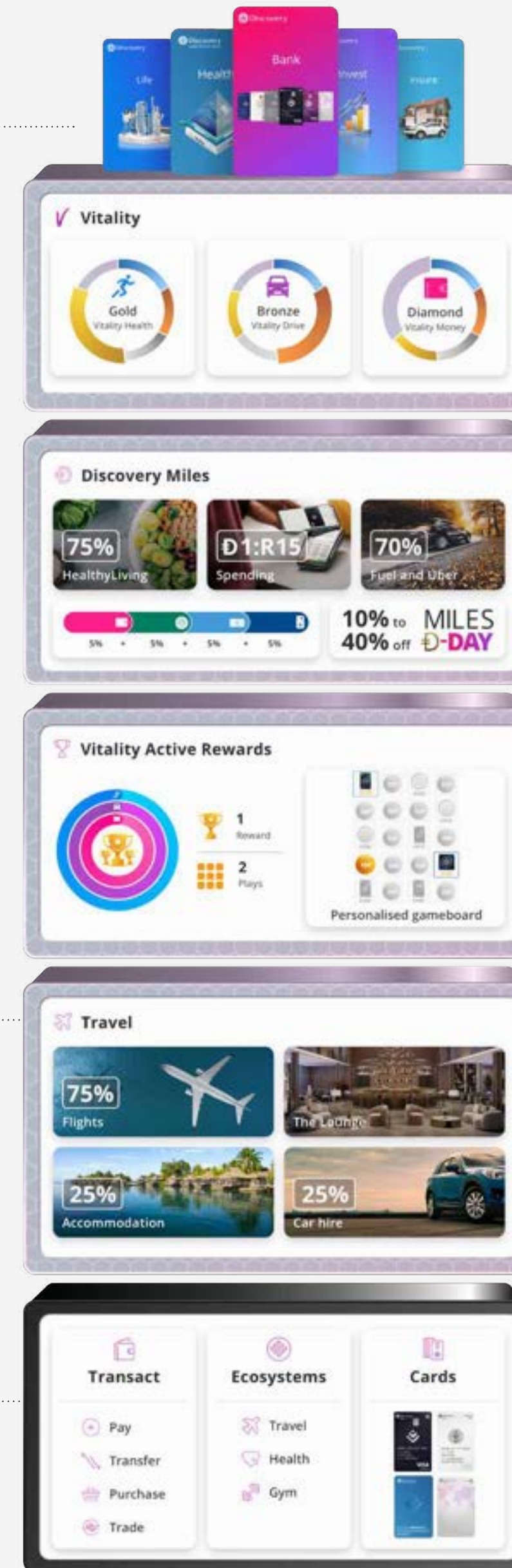
 Health Portfolio Classic Senior Comprehensive Plan R 3,654.23	 Invest Portfolio R 55,481.00 R 40,000.00	 Life Portfolio R 2,000,000.00 R 8,500.00	 Insure Portfolio R 8,500.00
Medical aid and other health product information	Local and offshore investment details	Life Plan, PayBacks and beneficiary details	Vehicle, home and contents insurance details

An end-to-end travel experience

Access to the widest range of travel benefits through Vitality Travel, with incredible discounts on flights, accommodation and car hire is now available to all Discovery clients. The travel ecosystem is now live on the Discovery Bank app and allows clients access to Priority Fast Track airport channels, airport lounges and travel insurance.

State-of-the-art systems

The sophisticated payment rails of Discovery Bank integrate directly throughout the full Discovery ecosystem, enabling secure and seamless payments at hospitals, pharmacies, gyms and lifestyle and retail partners – without clients ever having to take their bank cards out. Virtual cards give clients complete flexibility and enhanced security when paying online or with their smart devices.



The image shows a vertical stack of five app screens. At the top, there are five mobile phones displaying different app screens. Below them, the screens are: 1. Vitality: Shows three circular progress indicators for Gold, Bronze, and Diamond Vitality Money. 2. Discovery Miles: Shows a progress bar for Healthy Living (75%), Spending (D1:R15), and Fuel and Uber (70%), with a 10% to 40% off D-DAY offer. 3. Vitality Active Rewards: Shows a circular progress indicator, a trophy icon for 1 Reward, a grid icon for 2 Plays, and a personalised gameboard. 4. Travel: Shows four discount cards: Flights (75%), The Lounge, Accommodation (25%), and Car hire (25%). 5. Bottom navigation bar: Shows three main categories: Transact (Pay, Transfer, Purchase, Trade), Ecosystems (Travel, Health, Gym), and Cards.

Integrated Vitality programmes

Key components of the Vitality Health, Drive and Money programmes will soon be easily accessible from the Discovery Bank app.

Discovery Miles

All of Discovery's shared-value business models are now fully integrated with a single rewards currency, Discovery Miles, which dynamically monetises healthy behaviours – and increases in value as clients engage with Discovery Bank.

Vitality Active Rewards

Vitality Active Rewards 3.0 will be completely integrated into the Discovery Bank app, with exciting new ways to monetise exercise, safe driving and responsible spending.

Vitality updates for 2023

The following changes will be made with effect from 1 January 2023:



VITALITY PURPLE

- Vitality Purple will be closed to new business. All current Vitality Purple members will be moved to Vitality Premium and their premiums reduced accordingly.
 - Members with an active Purple gym benefit will continue to receive up to 75% off any Virgin Active or Planet Fitness gym membership while their gym membership remains active.
 - Members with the Technogym equipment rental benefit or sports equipment cash back benefit will continue to receive their monthly cash back until the remaining contract or benefit period has ended.



VITALITY 65+

- The Vitality Health Check for 65+ will consist of age-appropriate biometric range assessments and a falls risk assessment. The hearing and vision pre-screening test will be removed. Members can do these tests at other providers if they would like to do so. There is no change to the Vitality points earned during a Vitality Health Check for 65+.



VITALITY POINTS

- The age range for earning Vitality points when completing the following health checks has been adjusted to align with clinical guidelines and the funding rules of Discovery Health Medical Scheme.
 - Female members between the ages of 25 years and 65 years (previously between the ages of 16 years and 65 years) will earn 2,500 points for completing a pap smear. Members will earn the points in the year of the screening and the next two years.
 - Members aged 45 years or older (previously 50 years or older) will earn 2,500 points once a year for completing a colonoscopy.



CASH BACK PAYMENTS

- If the reward for any benefit that pays cash backs is below R50 in a month, Vitality will hold this reward for an additional month to allow it to accumulate to more than R50 and be paid out, otherwise this reward will be forfeited. This includes cash backs for HealthyBaby, HealthyDining, HealthyFood and Team Vitality.



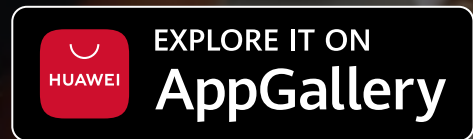
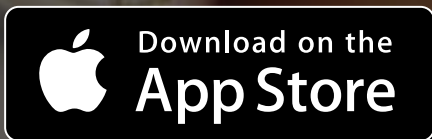
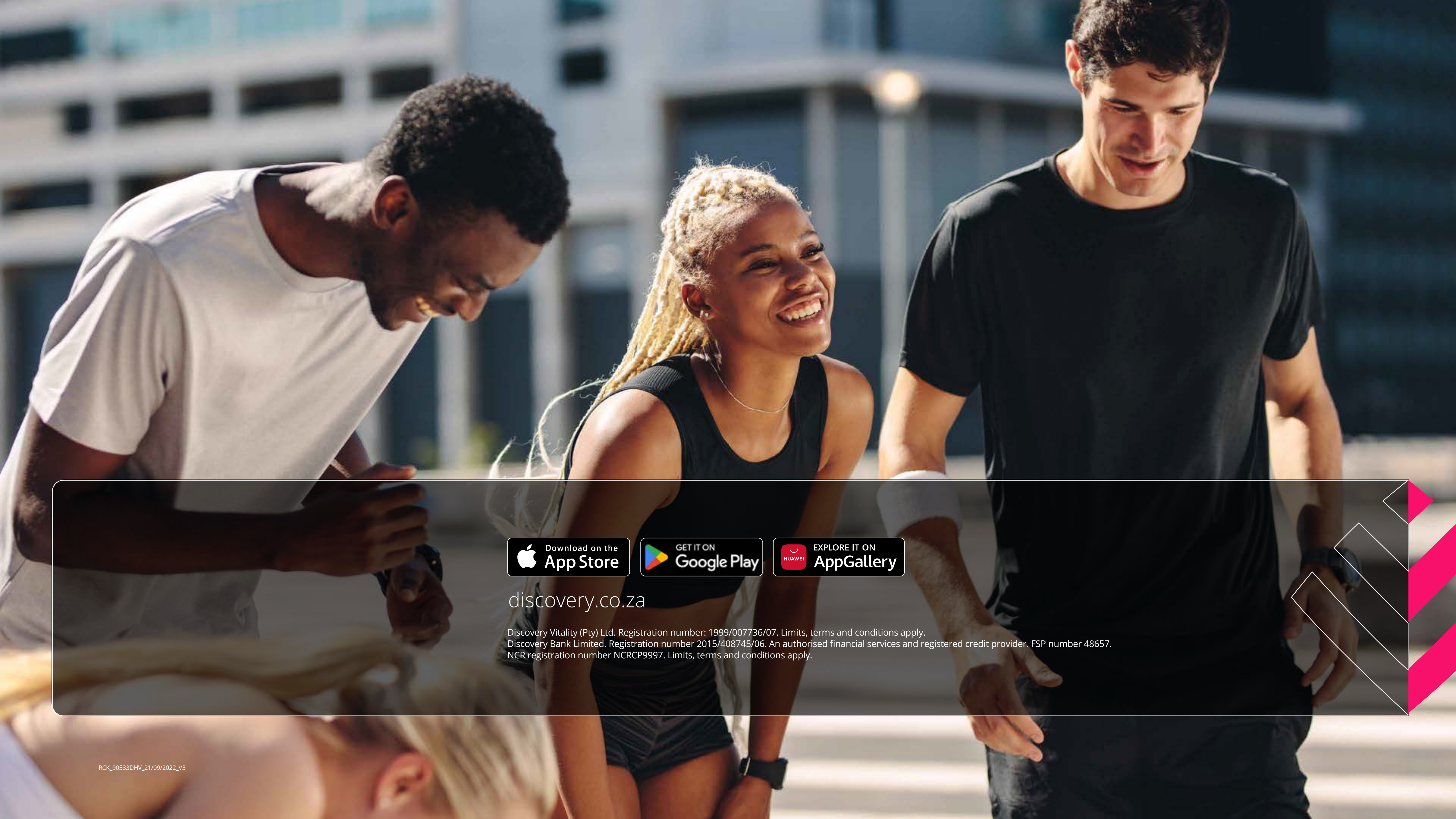
VITALITY TRAVEL

- New members joining Vitality will no longer have a three-month waiting period applied to the travel benefit.
- Prior to COVID-19, members were required to book international flights 6 weeks in advance to get the full Vitality Health and Money discount. This booking rule will be reinstated from January 2023. Vitality members can still receive a 10% discount on all bookings made less than six weeks from the departure date.



DISCOVERY MILES

- Members can get up to 40% off when spending Discovery Miles online or in-store, in the Active Rewards Mall or when purchasing airtime or prepaid products and services. Refer to the Discovery Bank Discoverer for more information on how this benefit works for 2023.



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