

## Debit order switching Discovery Miles rewards terms and conditions

---

These terms and conditions apply to the **debit order switching rewards** campaign. By taking part in this campaign, you agree to and accept these terms and conditions.

### The campaign and who qualifies

1. The campaign is administered by Discovery Bank Ltd (Discovery Bank), also referred to as “us”, “we”, and “our”.
2. The “client” is the qualifying person with a qualifying Discovery Bank product.
3. The “participant” is the Discovery Bank client who has chosen to take part in the campaign.
4. The campaign period starts on **13 December 2021** and ends on **30 April 2022**.

### More about the campaign

5. If you have other Discovery products where you’re the main policyholder, you can switch your existing debit order from an external bank account to your Discovery Bank account and earn Discovery Miles by:
  - Ensuring you’ve downloaded the **latest version of the Discovery Bank app**.
  - Logging in to the Discovery Bank app and tapping on the **More** button, then on the **Debit order switching** option.
  - Selecting from the list of debit orders that you have with Discovery that are available and qualify to be switched.
6. You’ll earn Discovery Miles for each Discovery debit order that you switch to your Discovery Bank account. The number of Discovery Miles you earn for each debit order switch will be the rand value of the Discovery debit order, to the nearest rand (rounded up), that is 1 Discovery Mile for each R1. There is a campaign earn cap of 10 000 Discovery Miles for each switched debit order.

*Example 1*

If you have a Discovery Life debit order of R752.33 that you switch to your Discovery Bank Transaction Account, you’ll earn 753 Discovery Miles.

*Example 2*

If you have a Discovery Invest debit order of R12 500 that you switch to your Discovery Bank Transaction Account, you’ll earn 10 000 Discovery Miles.
7. If you switch a Discovery Health debit order, your most recent premium at the point of switching will determine the amount of Discovery Miles you get for that debit order. The Discovery Miles you get for other Discovery products will be based on the last debit order amount that went through for that product. The amounts used for the Discovery Miles calculation are indicated in the Discovery Bank app.
8. You’ll receive your Discovery Miles within 24 hours of successfully switching your Discovery debit orders, provided you complied with the rules of the campaign. If, for whatever reason, the switching process fails, you won’t receive the Discovery Miles.
9. Not all debit orders qualify to be switched on Discovery Bank app, for example, if you’re in arrears on your policy. The non-qualifying debits will be listed with a cross (x) next to it. Only debit orders that qualify to be switched on the Discovery Bank app will qualify for the reward.



## Debit order switching Discovery Miles rewards terms and conditions

---

10. To qualify for the reward, the debit order switch must be actioned on the Discovery Bank app only. You **won't qualify** to earn Discovery Miles if you switch using any other channels like:
- www.discovery.co.za
  - The Discovery corporate app or directly with the other Discovery product house
  - Other banks switching the debit order for you
  - A financial adviser.

### Products that qualify

11. If you are the primary account holder of one of the following products, you qualify to earn Discovery Miles if you switch your Discovery debit orders to your transaction or credit card account:
- A Discovery Bank Transaction Account with pay as-you-transact fees
  - A Discovery Bank Transaction Account with bundled fees
  - A Discovery Bank Card Account
  - A Discovery Bank Suite.

### Additional terms and conditions

12. There is no limit to the number of Discovery debit orders you can switch that qualify for rewards during the campaign period, but you only earn this reward once for each Discovery product.
13. The number of Discovery Miles you can earn for switching your Discovery debit orders is capped at 10 000 Discovery Miles for each debit order.
14. The Discovery Miles rewards apply to switching Discovery debit orders only during the campaign period.
15. Discovery debit orders that you switch from one of your existing Discovery Bank accounts to another of your Discovery Bank accounts don't qualify for Discovery Miles.
16. Once you earn your Discovery Miles, if you transfer the debit order out and then back again to Discovery Bank, you won't earn Discovery Miles again. Each Discovery debit order is only eligible to earn rewards the first time it is switched.
17. Your account needs to be in good standing. Good standing means that none of your Discovery Bank accounts and credit facilities are overdrawn, in arrears, in default or subject to any legal process with Discovery Bank including keeping your Know Your Customer and Anti-money-laundering information up to date. 'Legal process' excludes debt review as defined in the National Credit Act 34 of 2005.
18. We reserve the right to cancel or change the promotion rules without giving notice ahead of time. If this happens, participants will lose and abandon any rights they have against us, our affiliates and associated companies to the extent permitted by law.
19. If required by legislation or other legal reasons, we 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 us or our agents to the extent permitted by law. We further reserve the right to cancel this promotion at once and without notice if the promotion is held to be or becomes unlawful.



## Debit order switching Discovery Miles rewards terms and conditions

---

20. We 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.
21. Any violation or attempt to violate any of these rules will result in immediate disqualification.
22. For more information on how to earn and spend Discovery Miles, read the [Discovery Miles benefit guide](#).

