

These terms and conditions apply to the *Master your Money with Discovery Bank and Worth promotion*. By taking part in this promotion, you agree to and accept these terms and conditions.

The promotion and who qualifies

1. The promoter is Discovery Bank Ltd ('Discovery Bank'), also referred to as 'promoter', 'us', 'we', and 'our'.
2. The 'client' is the qualifying person who received the promotion email.
3. The 'participant' is the qualifying client who has chosen to take part in the promotion.
4. This promotion is open to clients who live in South Africa, are 18 years or older, and:
 - 4.1. Are primary account holders of a Discovery Bank Transaction Account, Discovery Bank Card Account or Discovery Bank Suite.
 - 4.2. Have an active Vitality Money status.
 - 4.3. Are in good standing.
 - 4.4. Register and complete a Worth Money Coaching™ course on the Discovery Bank app between 20 May and 30 June 2021.
5. This promotion is not open to directors, partners, employees, agents, or consultants of the promoter or any other similarly associated individual to Discovery Ltd, Discovery Bank, Discovery Vitality, its partners or any related third parties.
6. The promotion is open to Discovery financial advisers.
7. All information relating to this promotion, including information we publish on any marketing material, forms part of the terms and conditions.
8. The promotion starts on 20 May 2021 and ends on 30 June 2021.

How to qualify for the promotion

9. Participants who sign up for a Worth Money Coaching™ course and complete it by 30 June 2021, will be eligible for a **boost to their Vitality Money status (to one level up) from 2 July until 2 September 2021**.
10. The Vitality Money status boost is based on your status as of 1 July 2021 and applies to clients who are on Blue, Bronze and Silver Vitality Money status only.
11. Clients on Gold and Diamond Vitality Money status do not qualify for a status boost.

Example: Mandy is on Bronze Vitality Money status. She registers for a Worth online course on the Discovery Bank app. After completing the online learning course by 30 June 2021, Mandy's Vitality Money status will be boosted from Bronze to Silver from 2 July to 2 September 2021.

12. Only your status will be boosted, not your Vitality Money points. Clients on Silver Vitality Money status who get boosted to Gold Vitality Money status still need to have enough points and the minimum deposit required to get to Diamond Vitality Money status.

Existing Discovery Bank clients with Discovery Bank Transaction Accounts, Card Accounts or Suites

- Activate Vitality Money at no additional cost if you haven't already.
- Sign up for a Worth Money Coaching™ course and complete your selected course by 30 June 2021 to qualify.



Existing Discovery Bank clients who have a savings account only

- Add a Discovery Bank transaction or credit card account by 30 June 2021.
- Activate Vitality Money at no additional cost.
- Sign up for a Worth Money Coaching™ course and complete your selected course by 30 June 2021 to qualify.

Clients with an active previous Discovery Card product, taken out before the launch of Discovery Bank

- Download the Discovery Bank app and switch your existing credit card to a new Discovery Bank credit card product i.e., a Discovery Bank Card Account or Discovery Bank Suite.
- Activate Vitality Money at no additional cost.
- Then, sign up for a Worth Money Coaching™ course and complete your selected course by 30 June 2021 to qualify.

Discovery financial advisers

- Sign up [here](#) for a Worth Money Coaching™ course by 7 June and complete your selected course by 30 June 2021 to qualify.

13. Qualifying clients who have registered for a Worth course and completed it by 30 June 2021, will:
 - 13.1. Get a two-month Vitality Money status boost valid from 2 July to 2 September 2021.
 - 13.2. Receive a notification from Discovery Bank about their Vitality Money status change on 2 July 2021.
 - 13.3. Revert to their true Vitality Money status (as per their Vitality Money points at the time) after the promotion period has ended on 2 September 2021.
14. The Vitality Money boost is only applicable to your status and not your Vitality Money points. Your points will not be increased.
15. The promoter's decision is final, and the promoter will not enter into any correspondence about the decision.
16. Any attempts to benefit from this promotion outside of the effective dates will not qualify, unless the promoter extends the offer.

Additional terms and conditions

17. The promoter reserves 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 may have against the promoter, our affiliates and associated companies to the extent permitted by law.
18. If required by legislation or for other legal reasons, the promoter reserves 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 the promoter or the promoter's 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.
19. The promoter is not legally responsible for any misrepresentation caused due to an unintentional copy error, typing error or omission that may occur in any marketing material.
20. Any violation or attempt to violate any of these rules will result in immediate disqualification.



Discovery Bank: Master your Money with Discovery Bank and Worth promotion

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21. Participants need to get their own tax advice about any benefit they may get in terms of these rules. The promoter is not responsible for any tax consequences.
 22. Participants in this promotion understand and agree that to participate in the promotion, the promoter must collect and use personal information about participants. This promotion falls under the terms of our [privacy statement](#).
 23. The Discovery Bank terms and conditions apply. Please read the [Discovery Bank terms and conditions](#) for more information.
 24. The prize incentives cannot be exchanged for cash or any other consideration.
 25. Additional partner terms and conditions apply.
 26. If you have any further questions about our products, please contact your financial adviser. To speak to one of our Discovery Bankers, please call 0800 07 96 97.

