



 **Discovery**
Card

Discovery Card

A world of rewards

Rules for the Discovery Card
Rewards Programme

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About the DiscoveryCard Rewards programme

The Discovery Card Rewards Programme rewards Vitality members for using their Discovery Card. You can get discounts and other benefits, like cash back, when you spend at various shops and service providers in our store network. The value of the rewards depends on your Vitality status.

Please read these rules carefully and make sure you are familiar with the rules and terms and conditions of our partners. As a Discovery Card holder, you and all secondary cardholders must comply with these rules to get the Discovery Card rewards.

Terms used in these rules

Here is a list of some of the terms we use in this document. Please make sure you read and understand these terms.

- **'We', 'us' and 'our'** refers to Discovery Vitality (Pty) Ltd, a company incorporated under South African law and subsidiary of Discovery Limited.
- **'You' and 'your'** refers to the Vitality member who is the primary cardholder of the Discovery Card.
- **'Extra cardholders'** refers to the secondary cardholders of the Discovery Card whose cards are linked to the primary cardholder's credit card account.
- **'Discovery Card'** refers to the credit card marketed by Discovery Vitality (Pty) Ltd.
- **'Rewards'** refers to the benefits, discounts and cash back you receive under this programme.
- **'Rewards programme'** refers to the Discovery Card rewards Programme owned and managed by Discovery Vitality (Pty) Ltd.
- **'Partner'** refers to shops or other service providers that we partner with to offer you rewards.
- **'Partner conditions'** refers to the specific terms and procedures that a partner applies to the rewards they offer.
- **'Vitality status'** refers to the level a Vitality member has reached or is entitled to reach as a result of the points they have earned in a particular year.

Your rights to receive and enjoy the rewards

1. You may receive rewards from the rewards programme for as long as these rules apply. We update these rules when benefits change.
2. Extra cardholders do not have their own rights when it comes to Discovery Card rewards. You must make sure that extra cardholders follow the rules and partner conditions.
3. You may not transfer your rights to a reward to anyone else. If you transfer or attempt to transfer these rights, we may cancel or withdraw any rewards due to you.
4. You will receive the rewards from stores in our partner network within South Africa only.

When your rights to receive and enjoy Discovery Card rewards ends

1. Your right to use and enjoy Discovery Card rewards ends if:
 - You cancel your Discovery Card and/or your Vitality policy;
 - You do not keep your Vitality payments up to date at all times;
 - You do not keep your Discovery Card payments up to date at all times;
 - You or any of the extra cardholders do not follow the rules.

2. Your right to use and enjoy rewards from a particular partner ends if:

- A partner withdraws or is removed from the rewards programme;
- A reward from that partner is no longer available for any reason;
- You are not eligible for the rewards on your statement end date.

This includes any rewards you have earned, but not yet used.

Our rights to formally make and change the rules

1. We have the right to change the rules from time to time. We will inform you of any changes through the reward programme's brochures and our website. We will send you a copy of the changed rules if you request it.

2. We have the right to do any of the following:


- Appoint, withdraw and decide the level of services of any partner in our network;
- Compensate any partner in our network as we see fit;
- Decide and change the value or level of discount of any new Reward;
- Charge a fee for managing the rewards programme
- Change any fee charged for any of the rewards;
- Donate to any organisation of our choice;
- Do anything we consider necessary to perform according to our objectives.

3. We do not have to show minor changes to business processes in these rules.

4. In these rules a term in the singular includes the plural, and a term in the plural includes the singular.

5. If there are any differences between these rules and any brochure, pamphlet, explanatory document or marketing material about the rewards programme, the rules will apply.

6. Partner destinations may change without notice

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(@Discovery_SA) and



(DiscoverySA).



