

SEPTEMBER **20
22**
DISCOVERY
DAY LAUNCH

DISCOVERER



ENTER

DB.OS

Vitality

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

Discovery Miles

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

5% + 5% + 5% + 5%

10% to 40% off MILES **₹-DAY**

Vitality Active Rewards

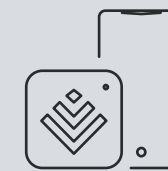
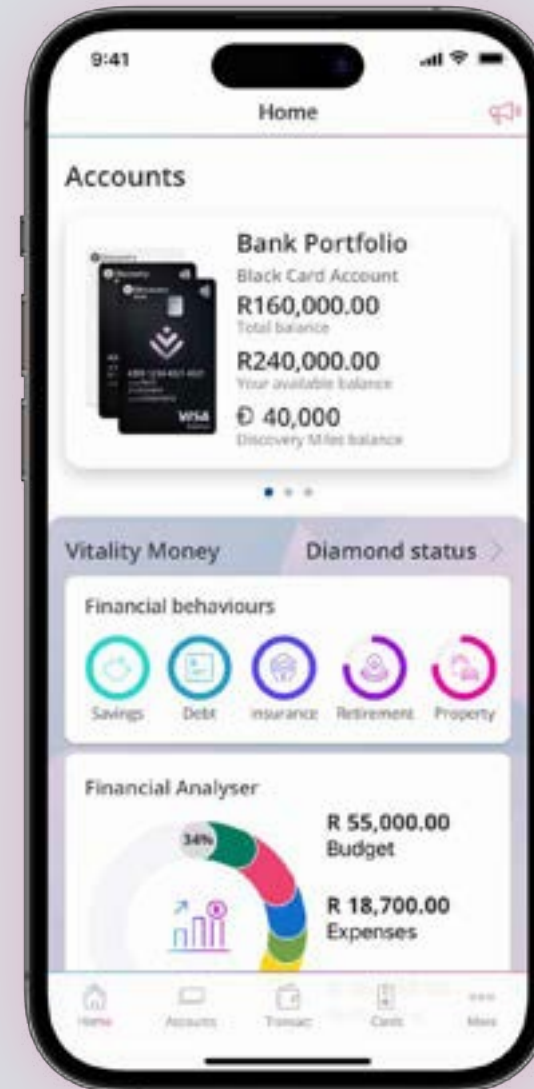
- 1 Reward
- 2 Plays

01

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

Discovery's Shared-Value model

Vitality is the foundation 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.



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

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.

 Hover over these icons

Vitality

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

Discovery Miles

- 75% Healthy Living
- D1:R15 Spending
- 70% Fuel and Uber
- 10% to 40% off D-DAY MILES

Vitality Active Rewards

- 1 Reward
- 2 Plays
- Personalised gameboard

Travel

- 75% Flights
- 25% Accommodation
- 25% Car hire
- The Lounge

Transact

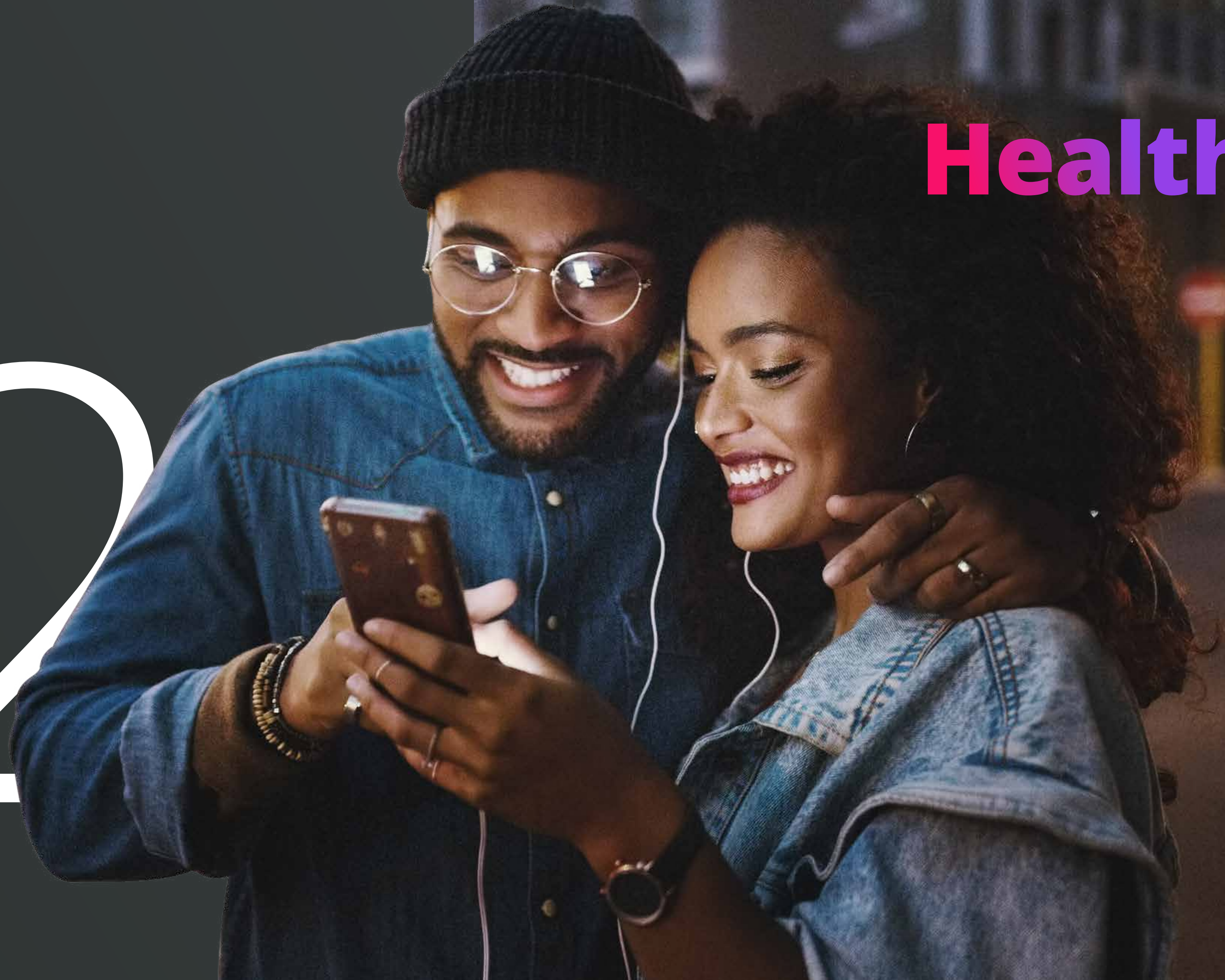
- Pay
- Transfer
- Purchase
- Trade

Ecosystems

- Travel
- Health
- Gym

Cards

02



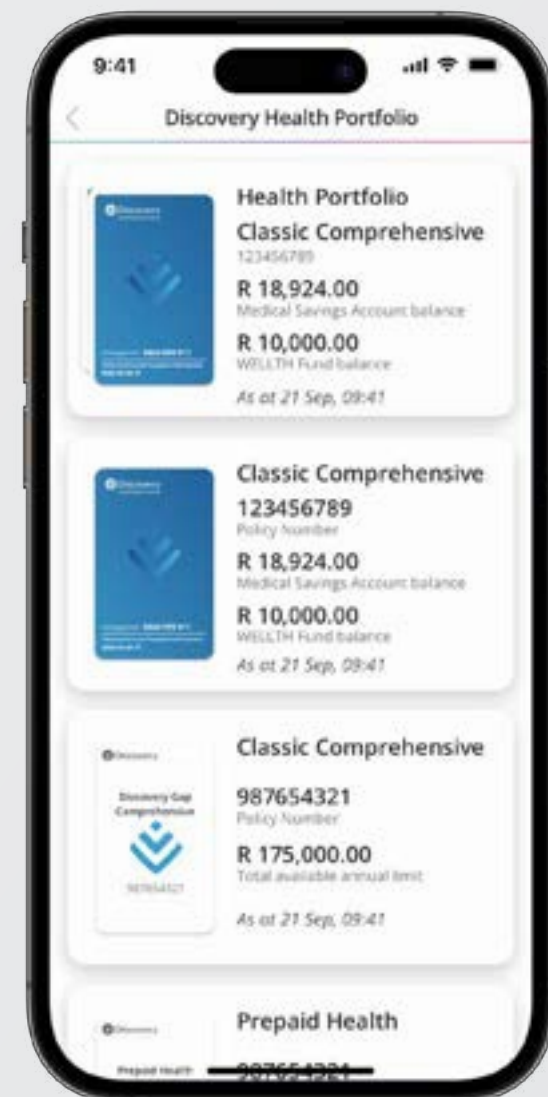
Health

Discovery Bank clients can view their health products and features in the Discovery Bank app

Discovery Health Medical Scheme members can view their Medical Savings Account (MSA) and WELLTH Fund balances in the Discovery Bank app. They can also settle out-of-pocket medical expenses at participating healthcare providers with Health Pay from their linked Discovery Bank account. Clients can view their claims dashboard, which reconciles payments made from the Medical Savings Account, Scheme benefits, including the WELLTH Fund, as well as co-payments made by the member.



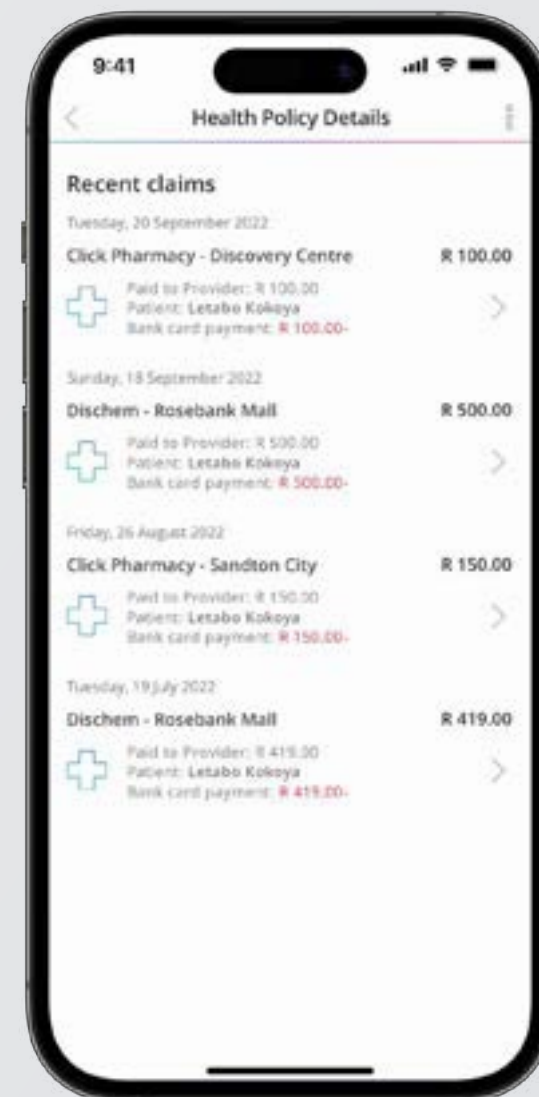
ENHANCED DISCOVERY HEALTH FEATURES IN THE DISCOVERY BANK APP



VIEW MEDICAL SAVINGS ACCOUNT AND WELLTH FUND BALANCES IN THE APP



GET NOTIFICATIONS FOR THE NEXT BEST ACTION



VIEW FULLY RECONCILED CLAIMS HISTORY



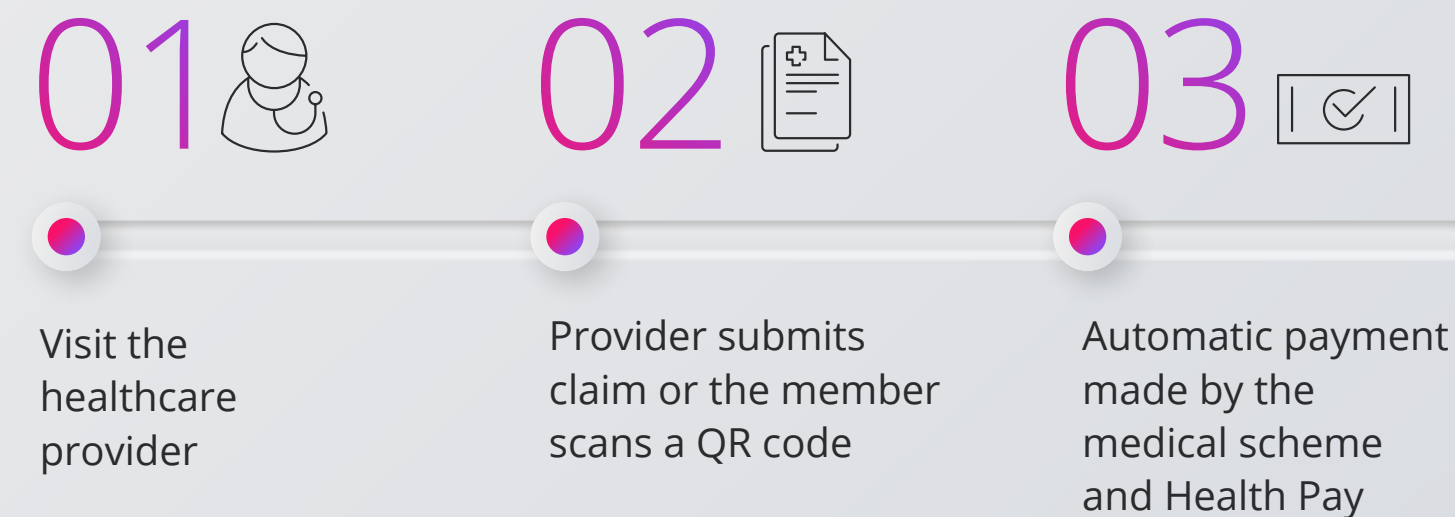
ACCESS TO THE DISCOVERY HEALTH MEDICAL SCHEME MEMBERSHIP CARD



PAYING FOR HEALTHCARE HAS NEVER BEEN EASIER, WITH HEALTH PAY

Clients can set up Health Pay by simply linking their Discovery Account or Discovery Bank card to their Discovery Health Medical Scheme plan through the Discovery Bank app. Medical claims will be automatically paid from medical scheme benefits, including the WELLTH Fund, and any remaining balance will be paid from their linked Discovery Bank account.

SEAMLESS PAYMENTS



**Vitality
Active
Rewards
3.0**



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

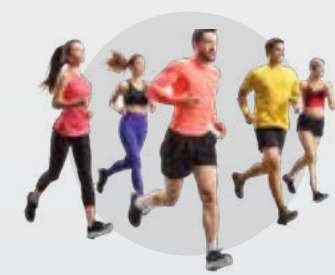
1 million

Coffees and smoothies redeemed

£11 million

Donated through MoveToGive

BEHAVIOURS



Physical activity



Safe driving



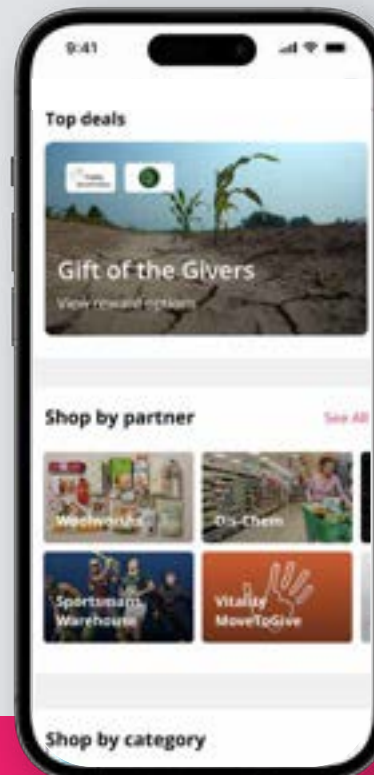
Responsible spending

GAMIFICATION

Unique algorithms for personalised, dynamic goals

Deep integration to enable real-time gamification

Strong partner network enabling monetisation



Vitality Active Rewards

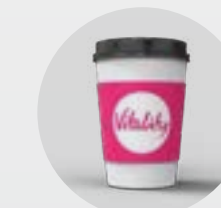
Robust infrastructure

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 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.

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.

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.




Introducing **Vitality Active Rewards 3.0**

Built off the Discovery Bank app, the Vitality Active Rewards programme takes all the behavioural learnings from Active Rewards 1.0 and 2.0.



 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.

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 spend ring to the Vitality Health and Vitality Drive rings.

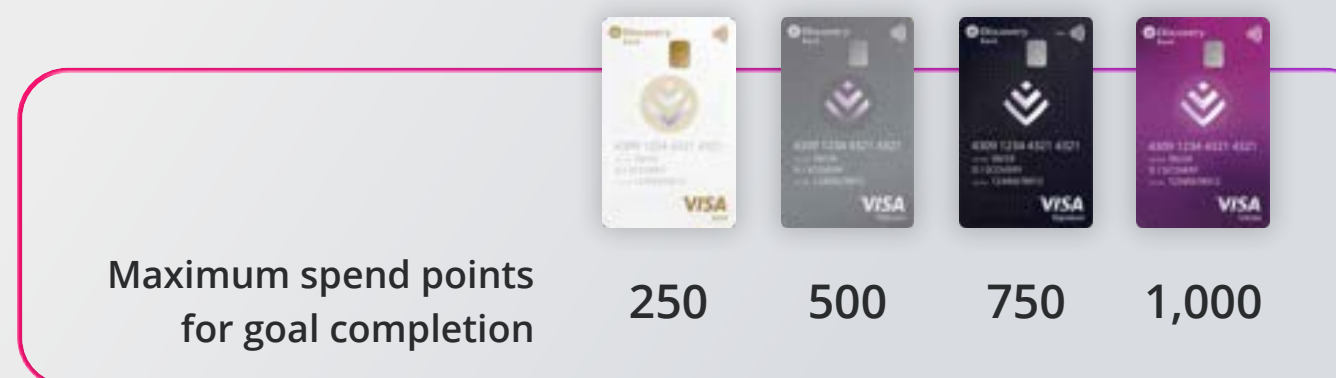


Expanded to a wider range of Discovery Bank Accounts

The Active Rewards Spend ring will be available to all clients with Vitality Money including Discovery Bank Transaction PAYT accounts, and clients with the Discovery Account.

Dynamic spend goals

Spend goals dynamically adjust based on a client's spending behaviour and product. The minimum spend points required to achieve the spend goal is 1. The maximum spend goals per card colour are:



Goal progress will reset on Fridays at midnight with no carrying over to the next week.

Simplified points

Clients accumulate 1 spend point for every R10 spent, with no maximum limit of points per transaction.

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 their responsible spending goal automatically activated when they join Discovery Bank and activate their account.

Performance measurement

Earn rewards for exceptional engagement

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



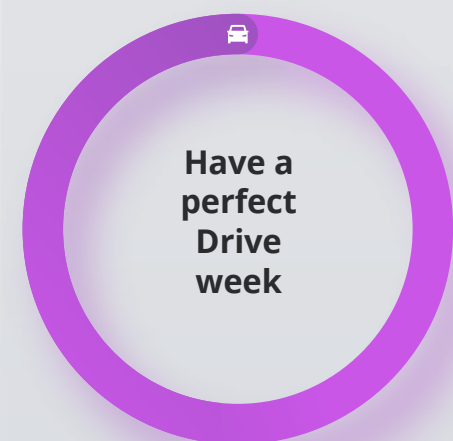
Recognising overachievement with Sneak Peeks

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

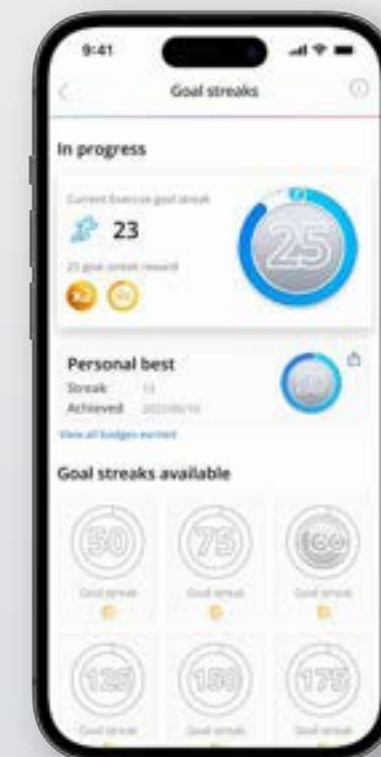


Complete goal streaks to earn awards.

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 Vitality Centurion Award for achieving a 100-goal streak.



Keep track of streaks in the Vitality 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 Vitality Centurion T-shirt at Sportsmans Warehouse.

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.

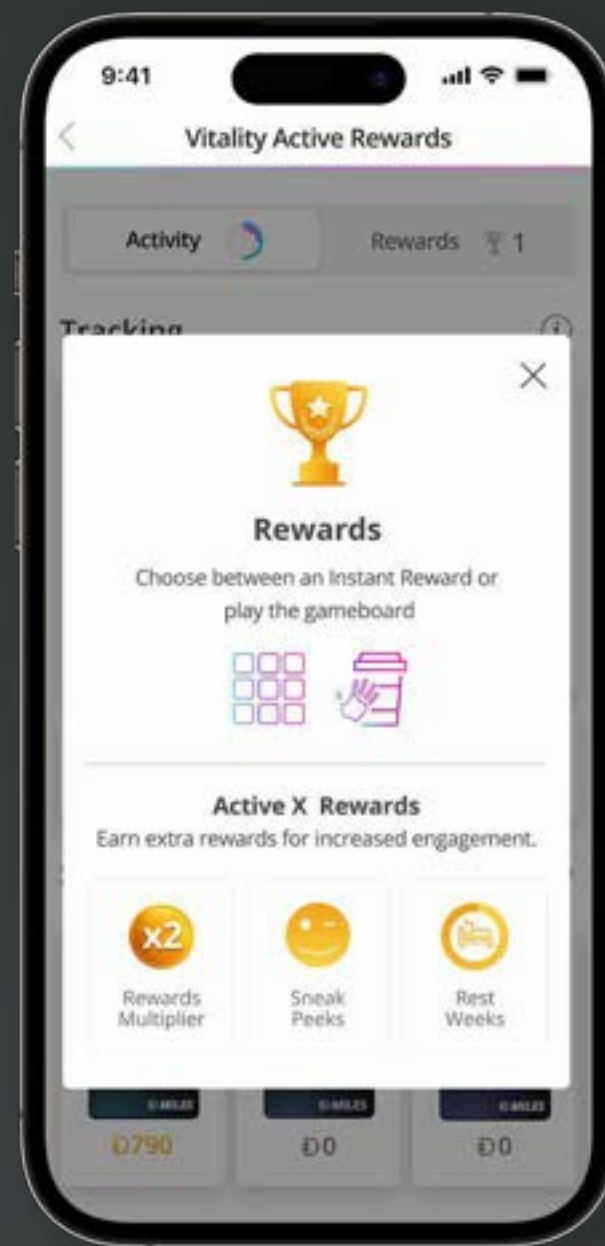
CHOOSE PREFERRED REWARD

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



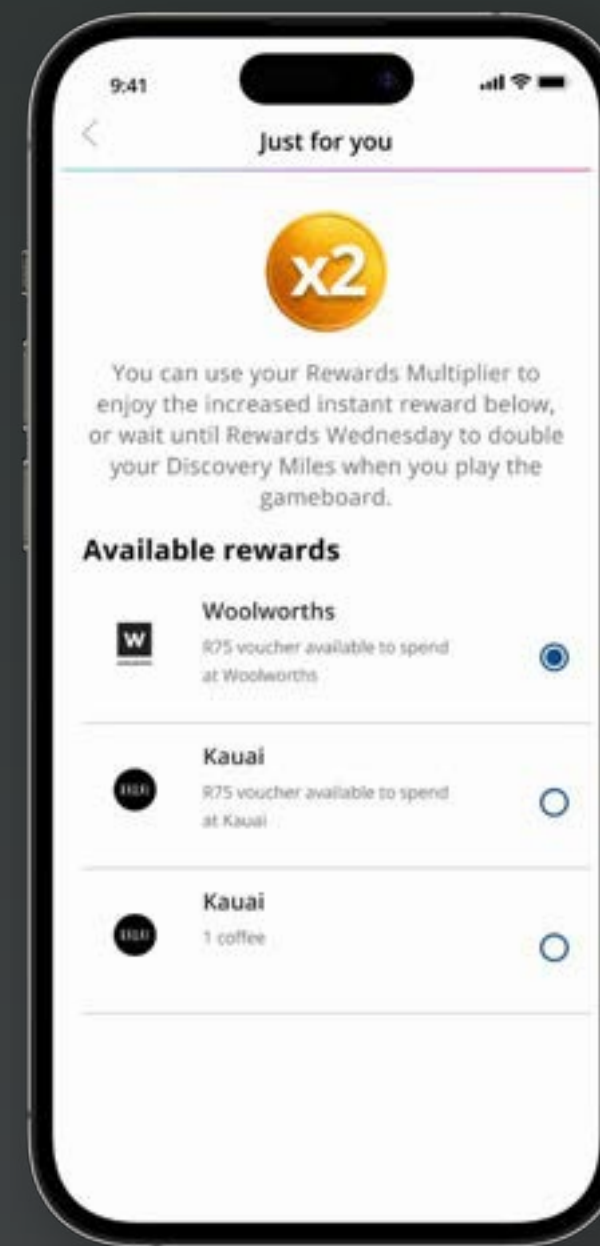
Gameboard plays



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

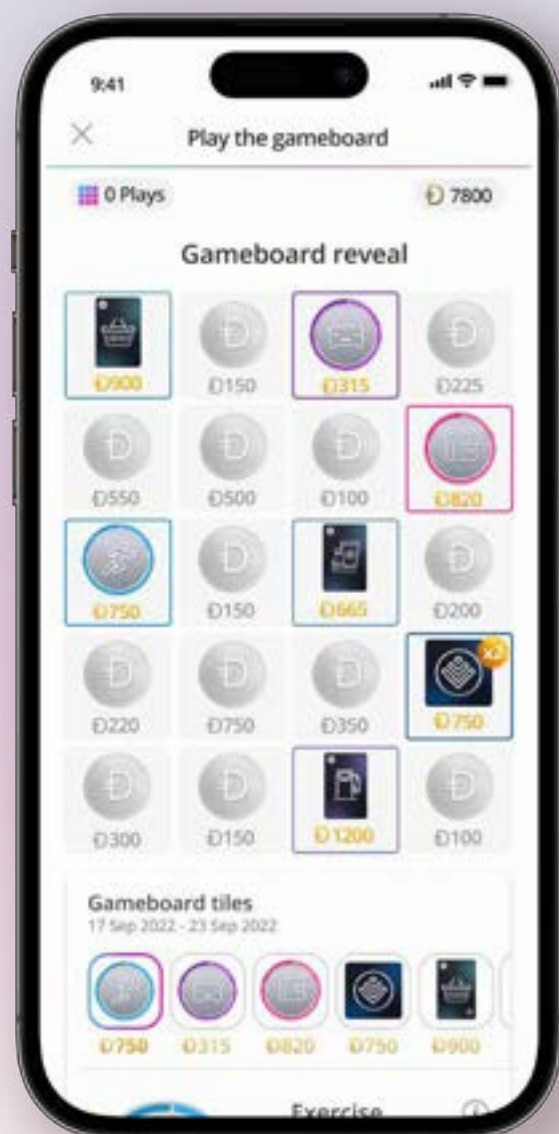
Get boosted instant rewards through various campaigns throughout the year.

Customised gameboards

Play gameboards with personalised reward tiles

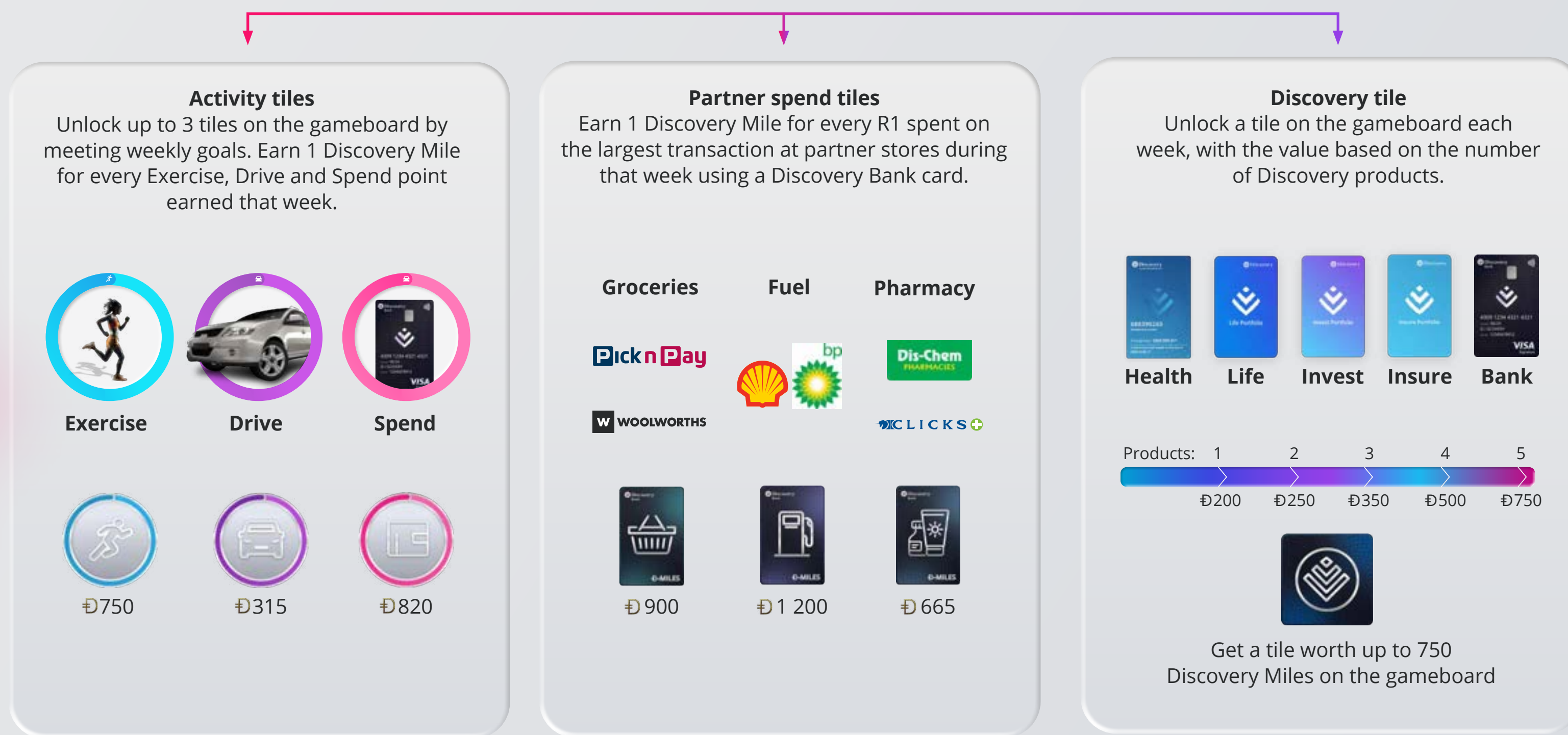
Discovery Miles enabled the functionality for members to monetise their rewards earned through Vitality Active Rewards. The next evolution of Vitality Active Rewards takes monetisation to new levels, personalising the gameboard for every member based on their activity, spend and Discovery product portfolio.

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



04



**Discovery
Miles**

Discovery Miles are now more rewarding than ever

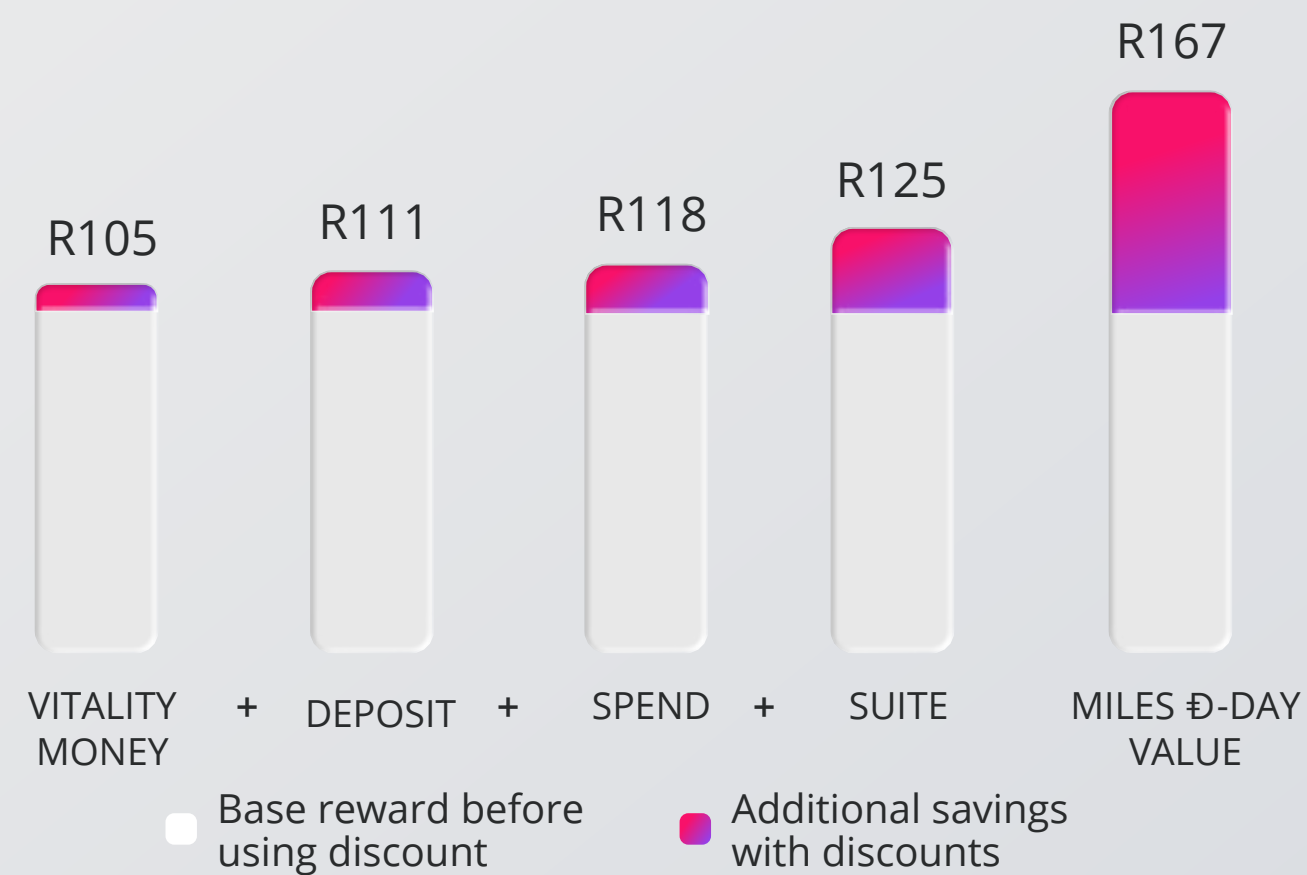
Discovery Miles are Discovery's shared-value rewards currency, which clients can earn by getting healthier, driving well and spending responsibly. Discovery Miles are more valuable than cash to Discovery Bank clients.



Over R5 billion earned and spent in FY2022

Clients with a Discovery Bank account earn miles for Healthy living, investing and spending. Clients get between a 5% and 20% discount when they spend their miles within our partner network online or in stores. This discount is doubled on Miles D-Day when clients get between 10% to 40% off.

THE VALUE OF R1,000 WHEN USING THE DISCOVERY MILES DISCOUNT

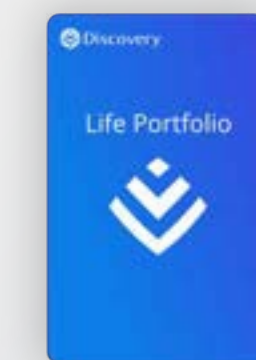
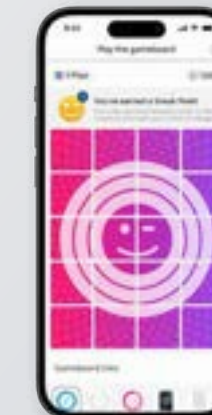


2023 enhancements

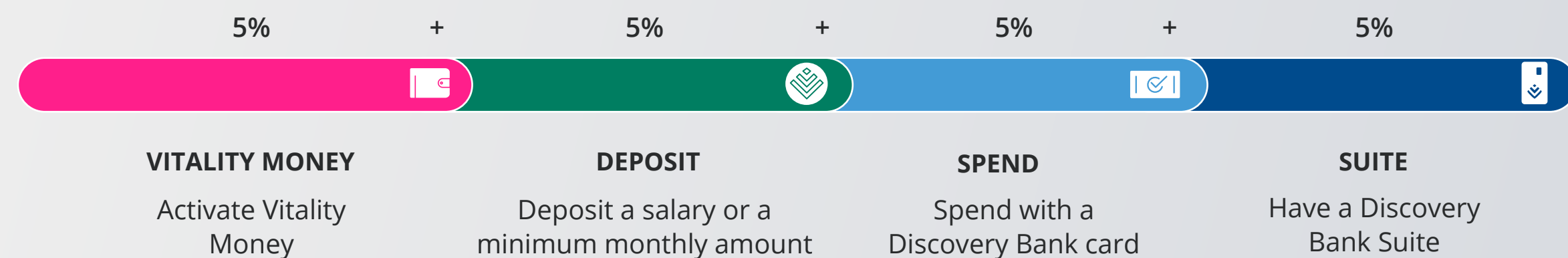


Fuel
Up to
50% back

Vitality Active
Rewards
3.0



Life Integrator
Up to
7.5% back



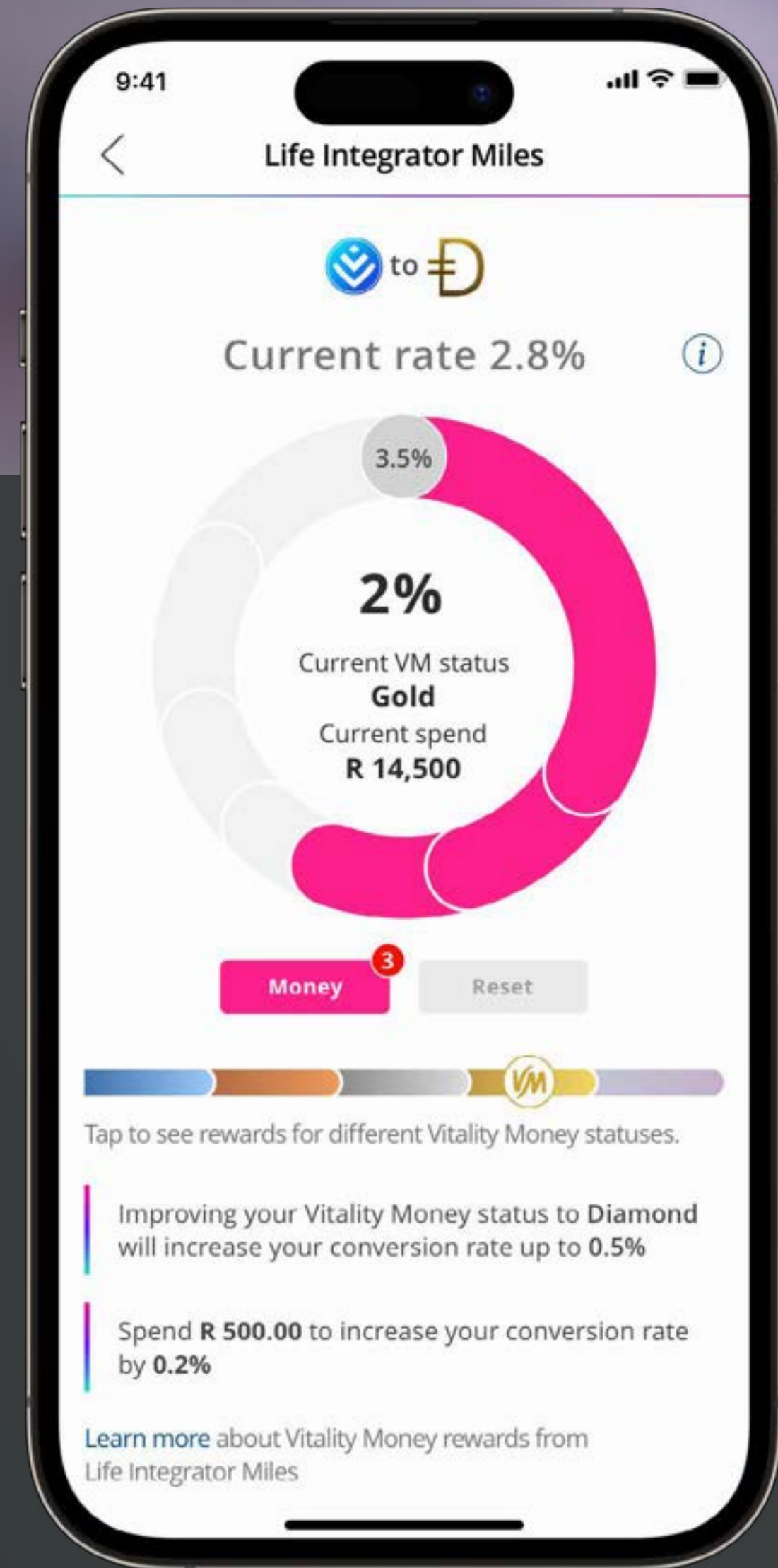
Earn Discovery Miles on Bank Integrated Discovery Life debit orders

Discovery Bank Credit Card Account and Suite clients get up to **7.5% of their Bank Integrated Discovery Life premiums back** in Discovery Miles every month when the debit order is paid from their Discovery Bank account.

The reward is based on a client's Discovery Bank product type, card colour, Vitality Money status, and qualifying credit card spend in the previous month. Clients can view their rewards percentage in the Discovery Bank app.

PERCENTAGE OF PREMIUM BACK IN DISCOVERY MILES

| Up to 7.5% | Up to 5% | Up to 3.5% | Up to 2.5% |
|--|----------|------------|------------|
| | | | |
| MAXIMUM DISCOVERY LIFE ELIGIBLE PREMIUM | | | |
| R4,000 | R3,000 | R1,500 | R1,500 |



The best fuel rewards in South Africa

Clients can earn up to **17,000 Discovery Miles** when they fill up at BP and select Shell service stations for driving well and spending responsibly.



Up to
₹2,000
from **Vitality Money**

Discovery Bank clients get up to 20% of their fuel and Uber spend back in Discovery Miles when they pay with their Discovery Bank credit card.

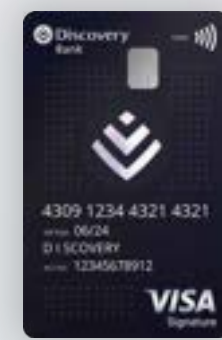
DISCOVERY BANK CREDIT CARD ACCOUNT OR SUITE



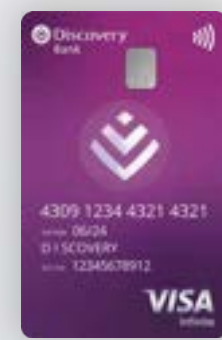
Up to
10% back



Up to
15% back

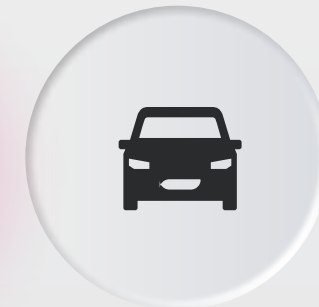


Up to
15% back



Up to
20% back

Vitality Money rewards applies for the first R1,000 on qualifying fuel and Uber spend. Rewards are based on Discovery Bank product, Vitality Money status, and total monthly qualifying credit card spend.



Up to
₹15,000
from **Vitality Drive**

Discovery Bank clients now get their Vitality Drive fuel rewards paid in Discovery Miles instead of cash.

| VITALITY DRIVE STATUS | VITALITY DRIVE POINTS | FUEL REWARDS |
|-----------------------|-----------------------|--|
| | | Classic Plan (car and home insurance) |
| Blue | 0 to 799 | 5% |
| Bronze | 800 to 1,599 | 10% |
| Silver | 1,600 to 2,199 | 20% |
| Gold | 2,200 to 2,599 | 35% |
| Diamond | 2,600 to 3,000 | 50% |

Max spend eligible for Vitality Drive reward is the lower of the client's Vitality Drive points and qualifying fuel spend.

Discovery Miles are worth more when clients engage with Discovery Bank

From 2023, clients must have a Discovery Bank product with Vitality Money to receive savings when they spend their Discovery Miles.

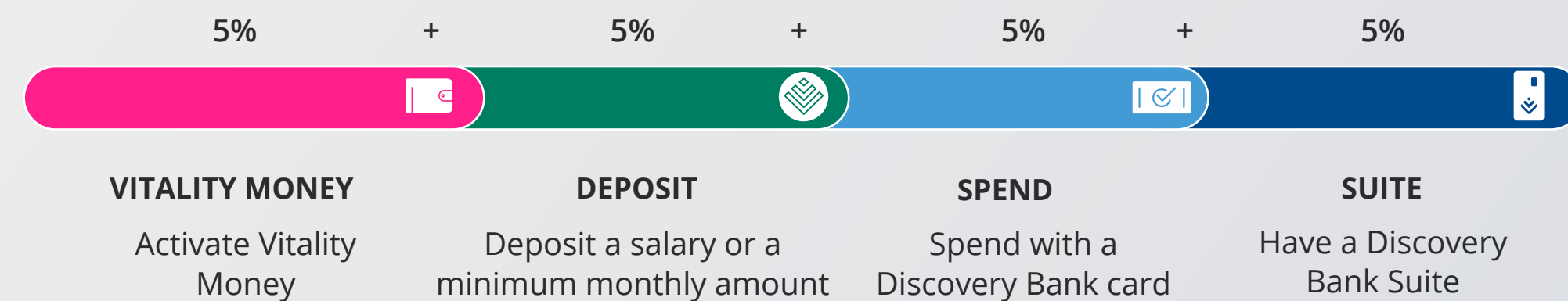
MILES

€-DAY

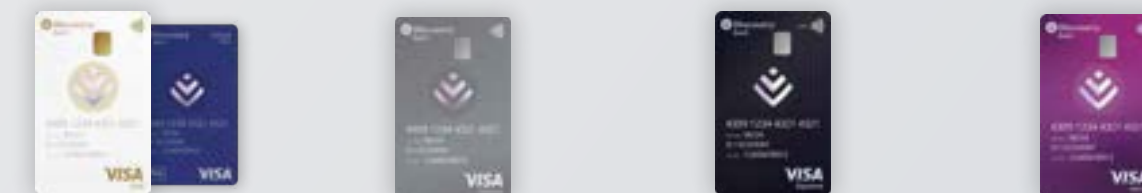
Double discounts of **10% to 40%** on the 15th of every month at retail partners

CLIENTS SAVE 5% TO 20% THROUGHOUT THE MONTH

The discount applies when clients spend Discovery Miles using the Discovery Bank app on airtime, data and prepaid electricity, on rewards in the Vitality Mall, and at retail partners.



DEPOSIT AND SPEND



| | | | | |
|--|--------|---------|---------|---------|
| Minimum deposit | R7,500 | R20,000 | R30,000 | R60,000 |
| Minimum card spend | R7,500 | R15,000 | R20,000 | R45,000 |
| or Minimum card spend with two or more debit orders | R5,000 | R10,000 | R15,000 | R25,000 |

Discovery Miles earn **case study**



Devina is a small business owner and has just started taking the necessary steps to secure her financial future using financial products because she's been motivated by her rewards.

She has a Platinum Credit Card Account on Silver Vitality Money status and Silver Vitality Drive status.

Based on her Discovery Bank product, deposit and spend behaviour, she gets a 10% Discovery Miles discount throughout the month, and 20% off on Miles ₠-Day.

DISCOVERY MILES STATEMENT

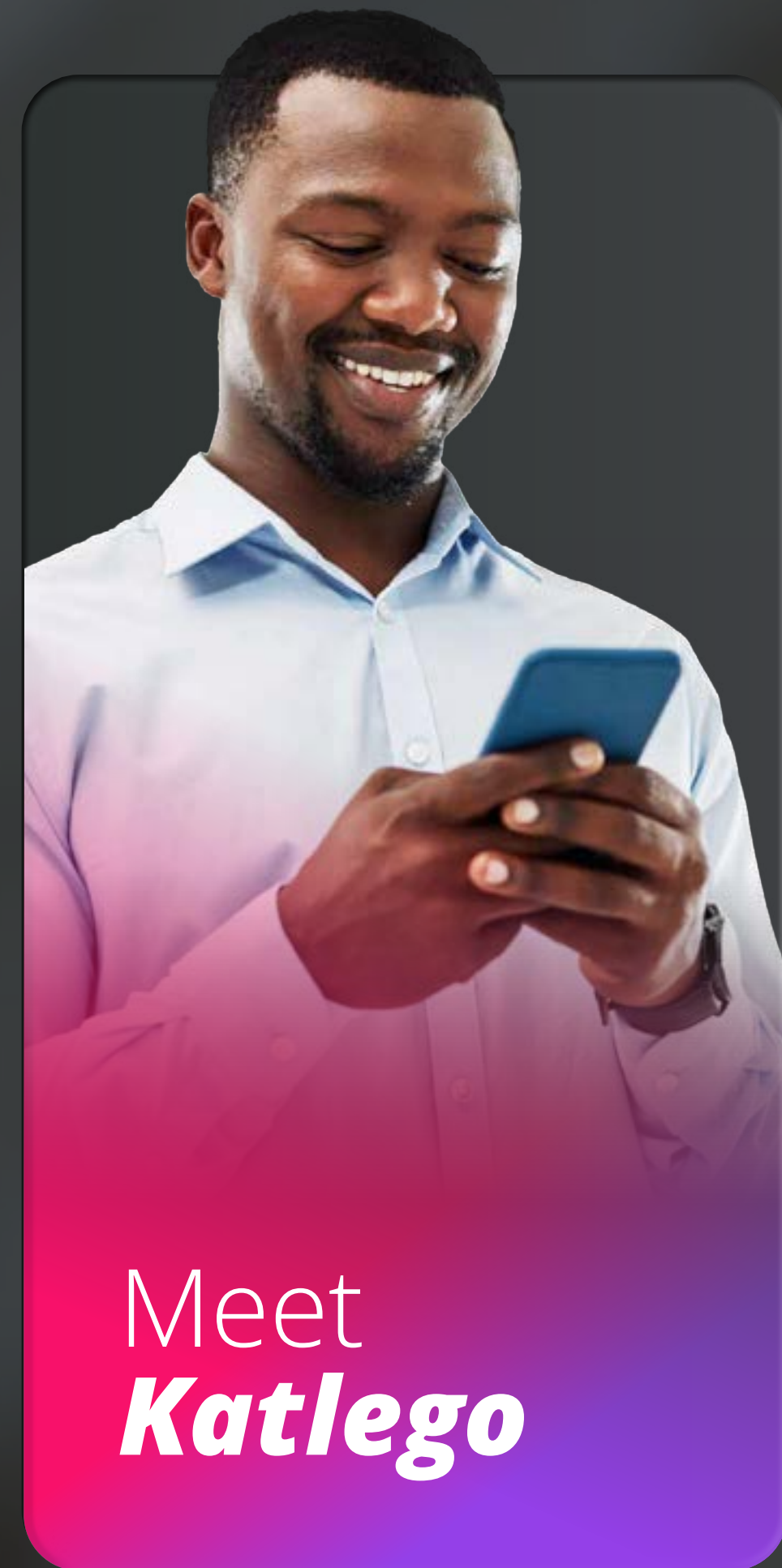


Value with 10% discount

Discovery Miles earned

| | | ₠3,905 | R434 |
|---|---|----------------|----------------|
| | Spent R1,100 on HealthyFood with Vitality Health and Vitality Money | ₠3,905 | R434 |
| | Spent R500 on HealthyCare with Vitality Health and Vitality Money | ₠1,775 | R197 |
| | Spent R1,400 on fuel with Vitality Drive and Vitality Money | ₠3,450 | R383 |
| | Six gameboard plays from exercise, drive and spend goals | ₠1,900 | R211 |
| | Paid Discovery Life debit order of R800 | ₠176 | R20 |
| | Spent R17,000 using credit card | ₠320 | R36 |
| Total | | ₠11,526 | R1,281 |
| Total monthly value with 20% Miles ₠-Day discount | | - | R1,441 |
| Total potential annual value with 20% Miles ₠-Day discount | | - | R17,288 |

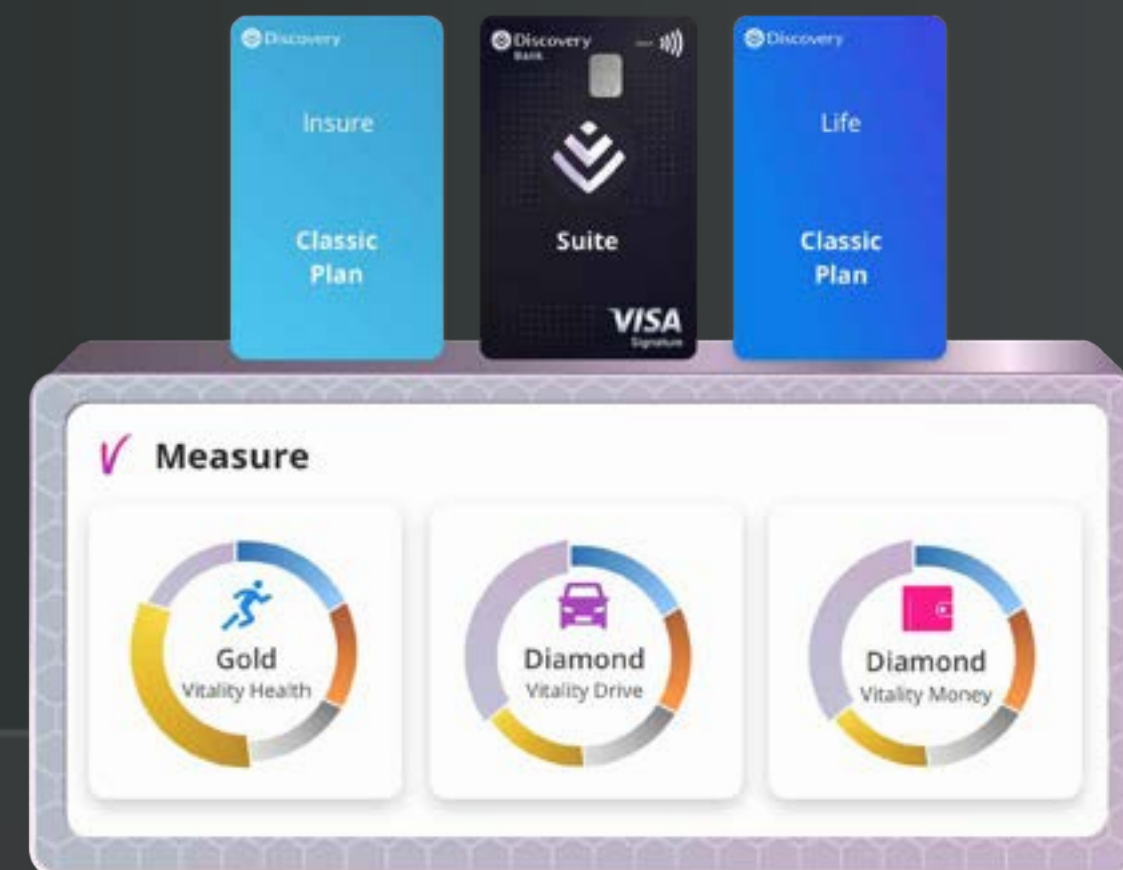
Discovery Miles earn **case study**



Katlego is a successful businessman who's worked hard for his money, and now wants his money to work for him.

He has a Black Suite on Diamond Vitality Money status and Diamond Vitality Drive status.

Based on his Discovery Bank product, deposit and spend behaviour, he gets a 20% Discovery Miles discount throughout the month, and 40% off on Miles ₪-Day.



DISCOVERY MILES STATEMENT



Value with 20% discount

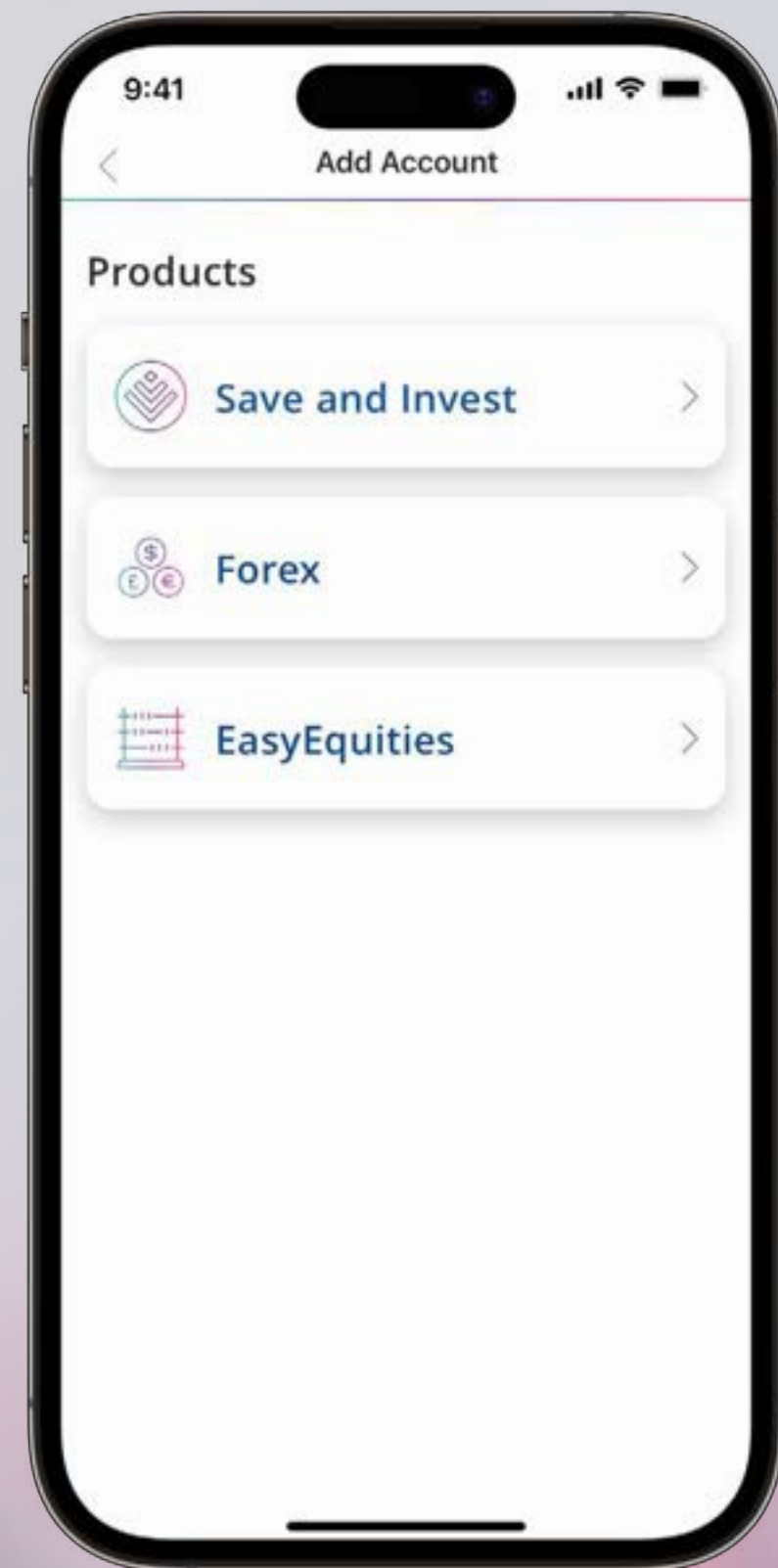
Discovery Miles earned

| | | Value with 20% discount |
|---|---|-------------------------|
| WOOLWORTHS | Spent R1,700 on HealthyFood with Vitality Health and Vitality Money | ₪10,200 / R1,275 |
| CLICKS | Spent R800 on HealthyCare with Vitality Health and Vitality Money | ₪4,000 / R500 |
| | Spent R2,000 on fuel with Vitality Drive and Vitality Money | ₪11,500 / R1,438 |
| | Eight gameboard plays from exercise, drive and spend goals | ₪2,400 / R300 |
| | Paid Discovery Life debit order of R2,200 | ₪825 / R103 |
| | Spent R32,000 using credit card | ₪1,737 / R217 |
| Total | | ₪30,662 / R3,833 |
| Total monthly value with 40% Miles ₪-Day discount | | - / R5,110 |
| Total potential annual value with 40% Miles ₪-Day discount | | - / R61,323 |

Saving and investing

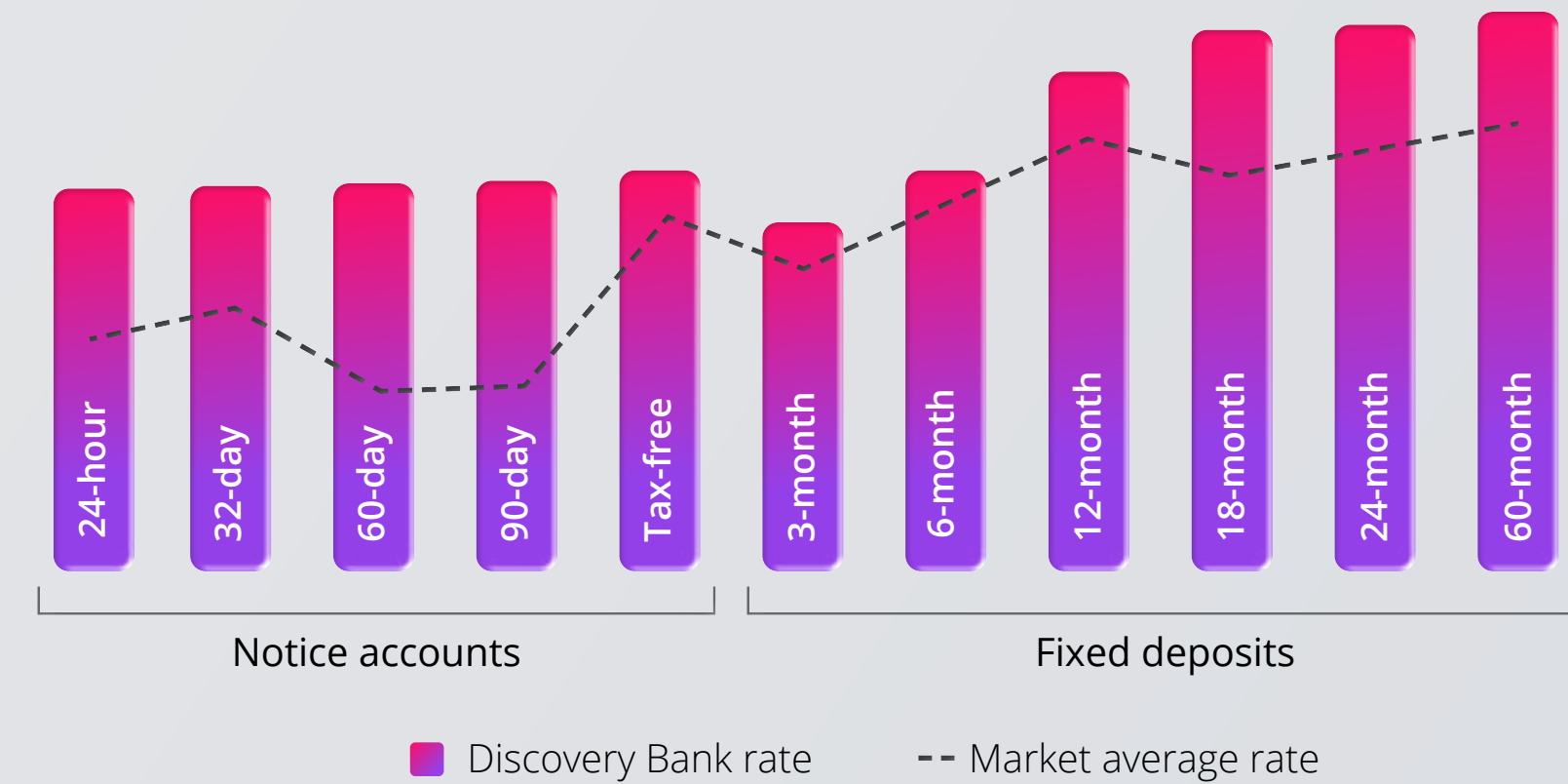


Access to a full range of **savings and investment products**

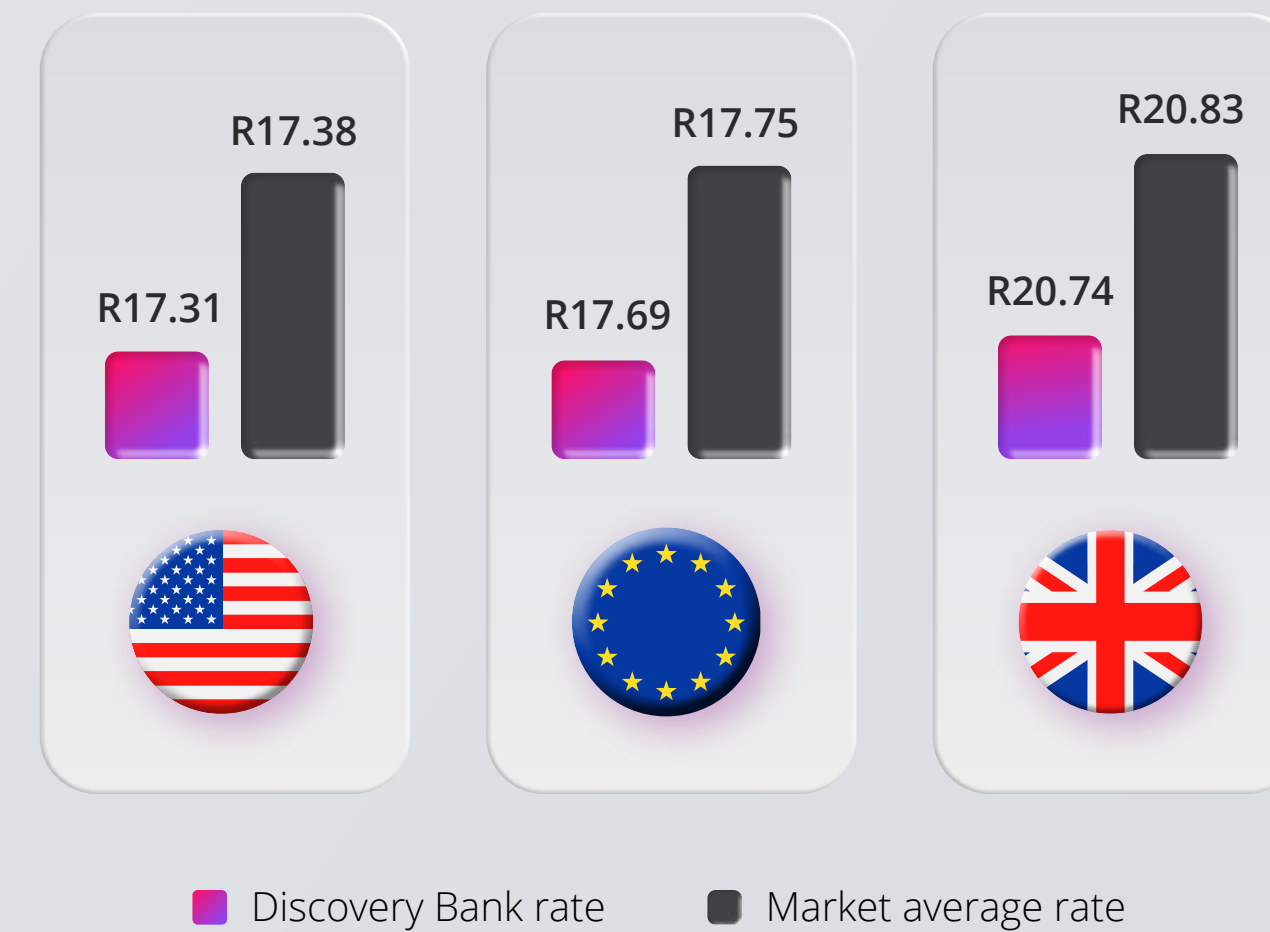


- Choose from a wide range of Discovery Bank savings products including immediate access, access with notice, and fixed deposit options – all with market-leading interest rates.
- Access to forex accounts and instantly start saving in USD, GBP and EUR and enjoy real-time conversions at some of the best rates in the market.
- NEW** Access to share trading with EasyEquities through the Discovery Bank app.

Discovery Bank interest rates compared to the market



Forex sell rates

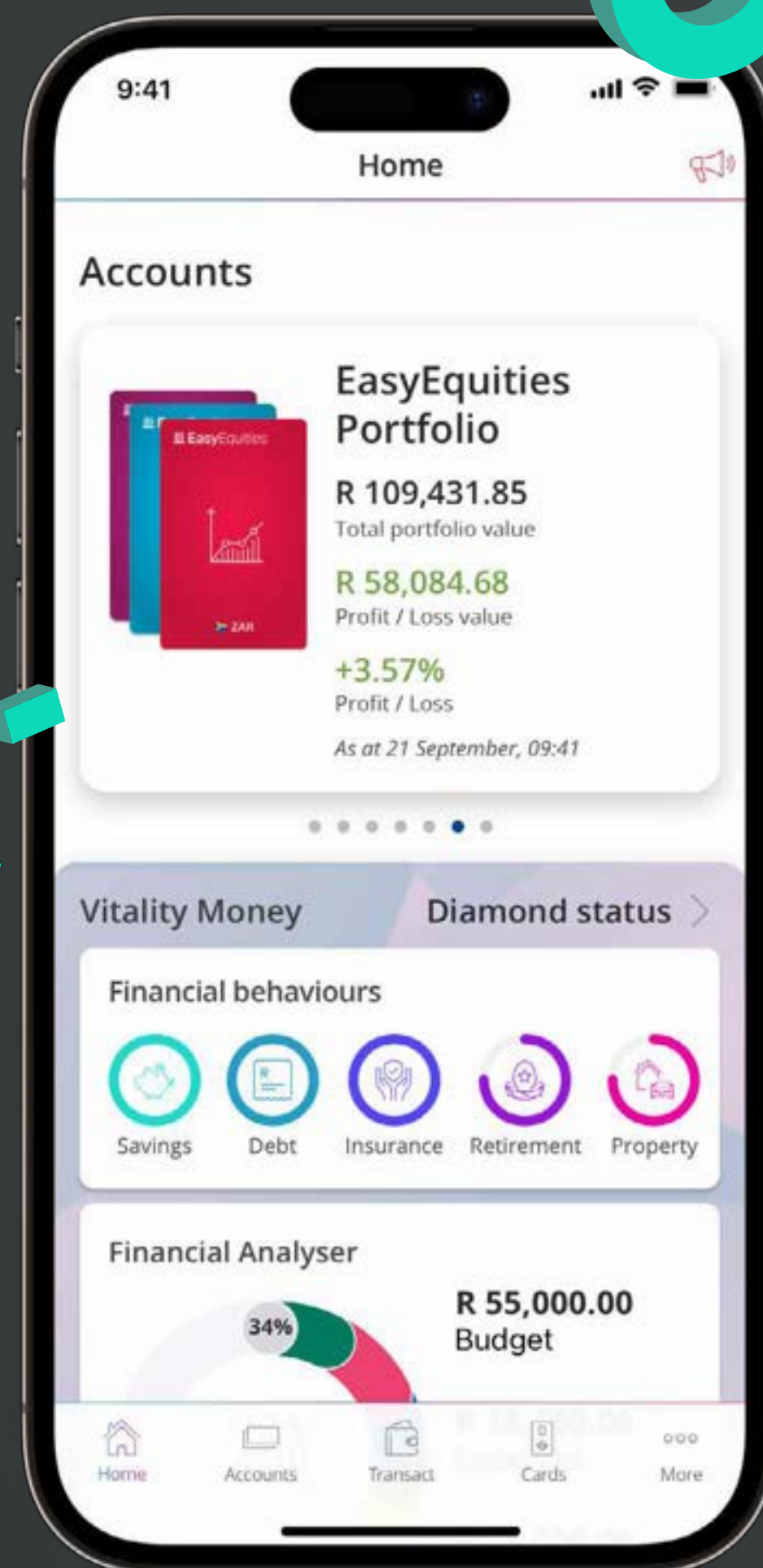


Note: Interest rates quoted as NACM as at 19 September 2022. Dynamic Interest Rates are based on the client's Discovery Bank product and Vitality Money status. All interest rates are subject to change. Clients can check discovery.co.za for the latest rates. Limits, terms and conditions apply.

Open. Trade. Invest. *Easy.*

Global markets
at your fingertips—
powered by
EasyEquities.

Discovery Bank clients now have access to the EasyEquities platform to invest in local and international securities, ETFs (Exchange Traded Funds) and property – all securely, conveniently and directly through the Discovery Bank app.



Clients can now:

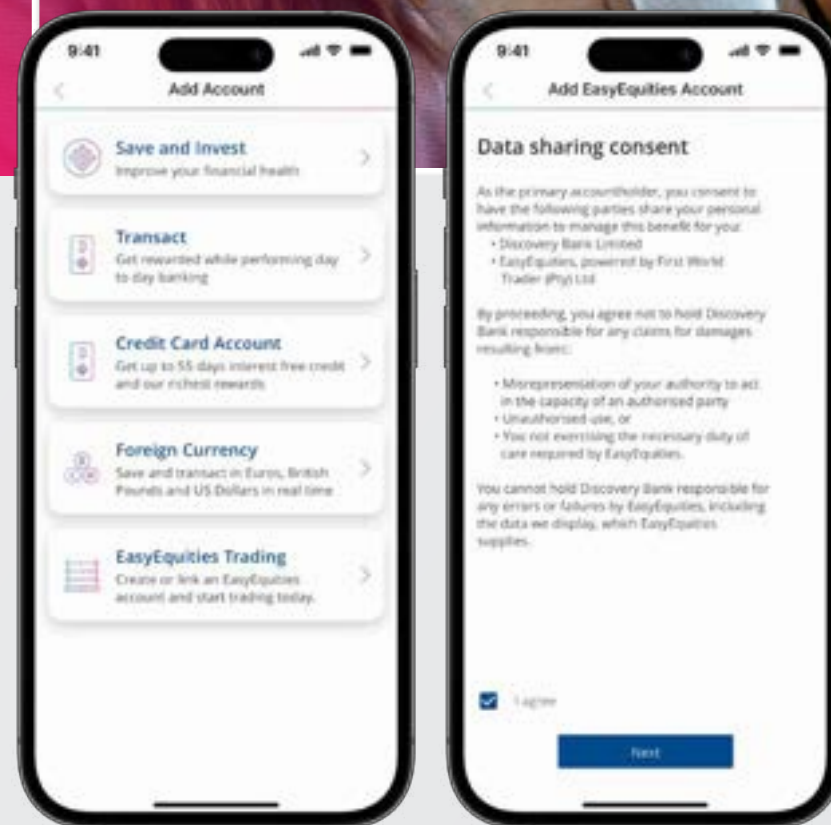
- Buy, hold and sell shares in:
 - Local and international stock exchanges.
 - A wide range of ETFs, baskets and bundles.
 - A collection of shares that follow various market themes.
- Invest in property without the burden of property management, administration and extra fees.
- Transfer funds between their Discovery Bank accounts and their EasyEquities ZAR account in real time for free with no lock-up periods.
- Automatically earn Vitality Money Savings and Retirement points for their EasyEquities investments.

All through EasyEquities in the
Discovery Bank app.

Get started

Clients can link their existing EasyEquities account or create a new account within minutes through the Discovery Bank app without submitting any documents.

STEP 1

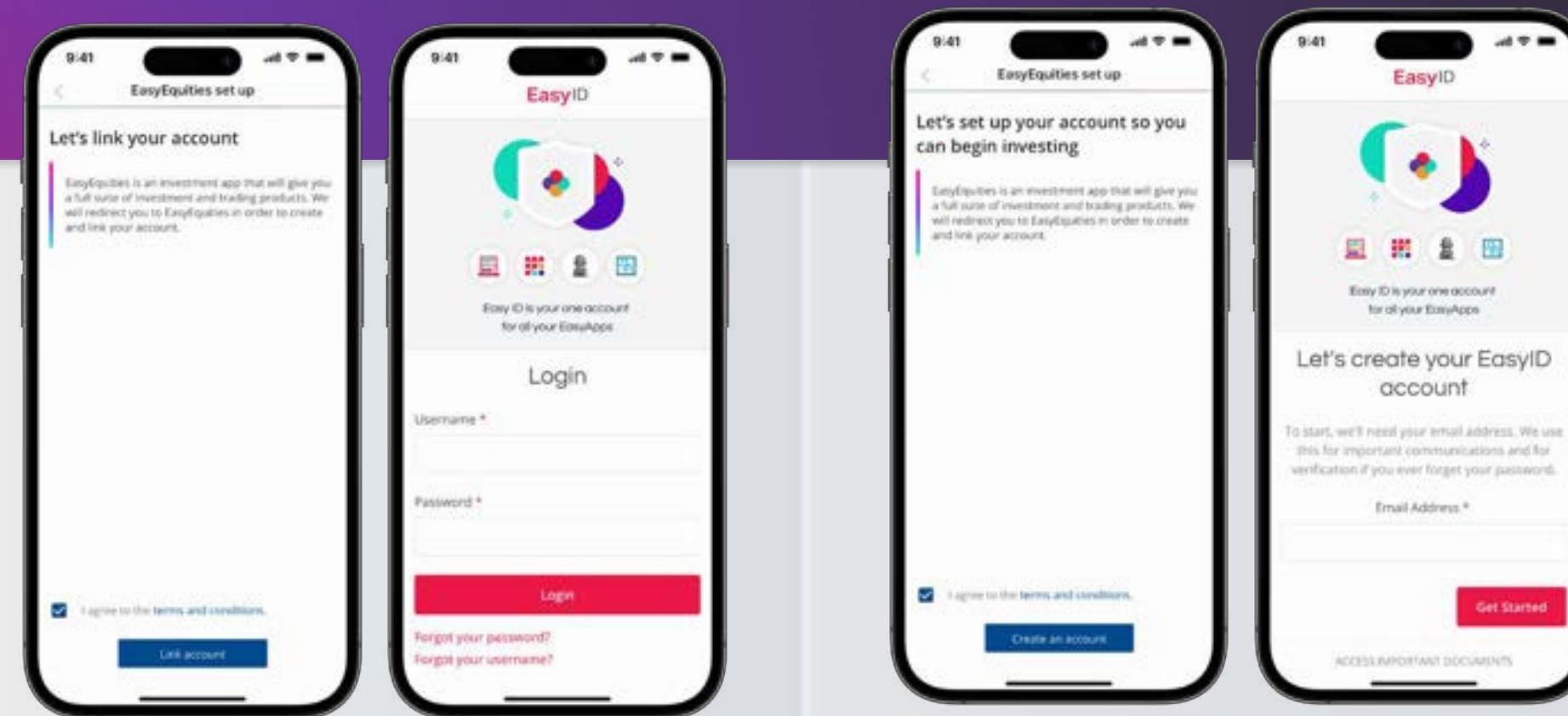


Add EasyEquities

In the Discovery Bank app, tap **Accounts**:

- Tap the menu in the top-right corner
- Tap **Add account**
- Tap **EasyEquities**
- Give Discovery Bank and EasyEquities permission to share data.

STEP 2



Link an existing EasyEquities account

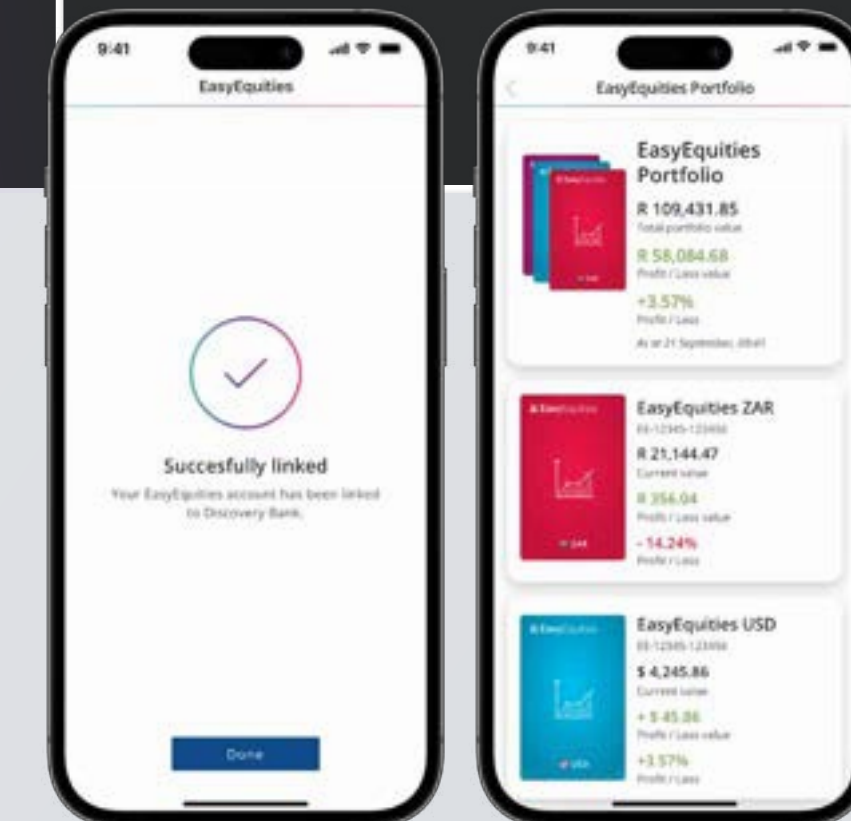
Accept terms and conditions and tap **Link account**.

OR

Create a new EasyEquities account

Accept terms and conditions and tap **Create an account**.

STEP 3

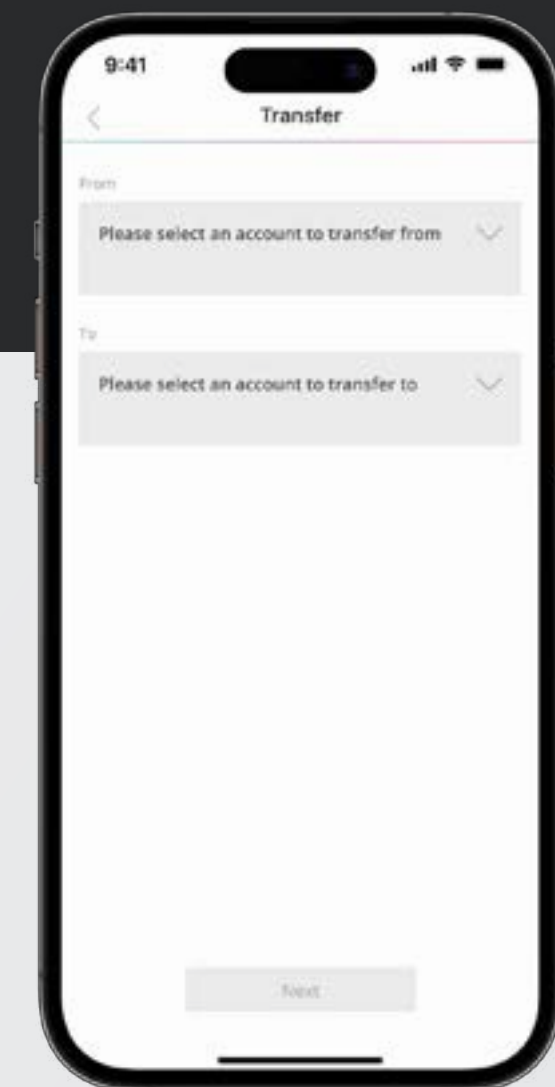


View the EasyEquities portfolio

Fund

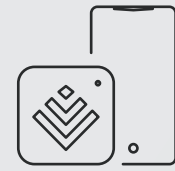
Clients can transfer from any Discovery Bank transaction, credit card or demand savings account to their EasyEquities ZAR account, with immediate clearance, no lock-up period, and no transaction fees.

Payments from Discovery Bank into EasyEquities ZAR accounts



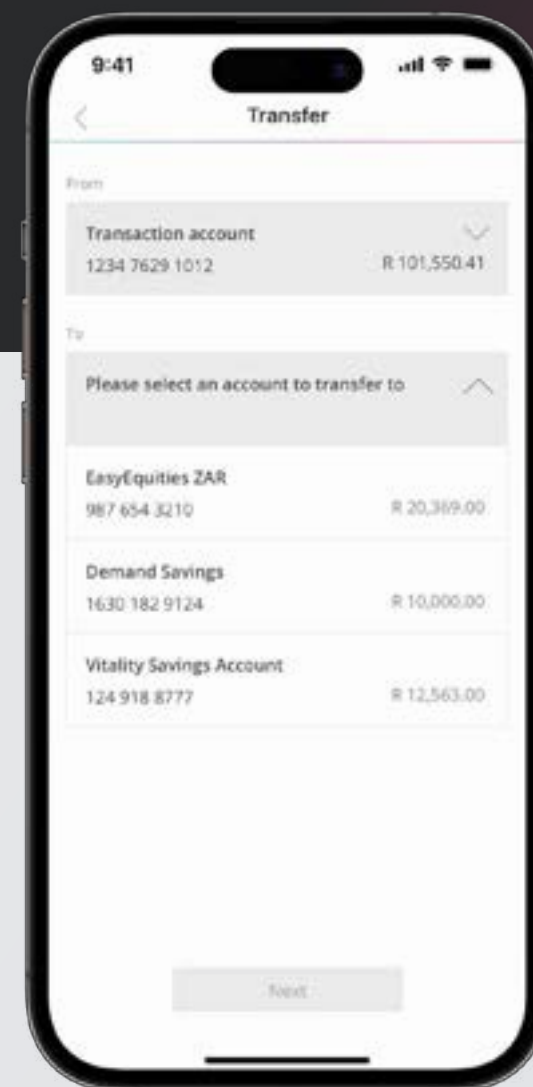
STEP

01



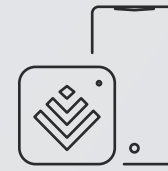
Log in to the Discovery Bank app

- Tap **Accounts**
- Tap **Transact**, and **Transfer**.



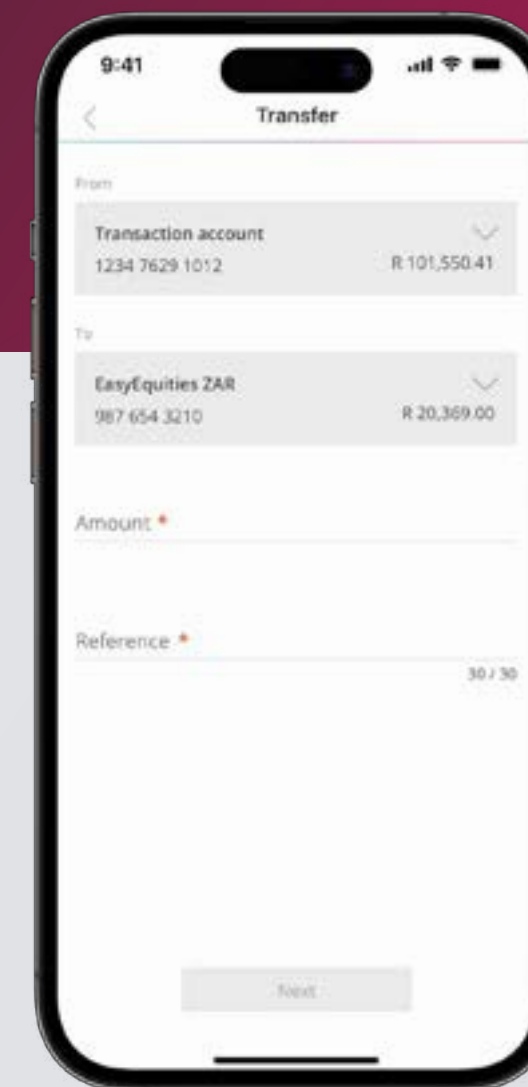
STEP

02



Select the accounts

- Choose a Discovery Bank account to transfer from
- Choose the EasyEquities ZAR account to transfer to.



STEP

03



Complete the transfer

- Enter a transfer amount
- Tap **Next** and **Confirm**.

Funds can also be transferred from your client's EasyEquities ZAR account to their Discovery Bank account in real-time.

Payments from Discovery Bank into EasyEquities non-ZAR accounts

Clients who'd like to transfer funds into their EasyEquities AUD, EUR, GBP or USD accounts can simply set up a beneficiary and make an EFT payment. Discovery Bank transaction fees will apply for clients on products with pay-as-you-transact pricing. Payments into EasyEquities non-ZAR accounts may take up to three business days to clear, and EasyEquities' standard lock-in rules will apply. Clients must refer to EasyEquities to get the details and need to confirm these details before making payment. The correct account number must be used as a reference to ensure funds are allocated to the correct account by EasyEquities. The reference number is the full 13- or 14-character account number displayed on a client's EasyEquities account card.



Trade and invest

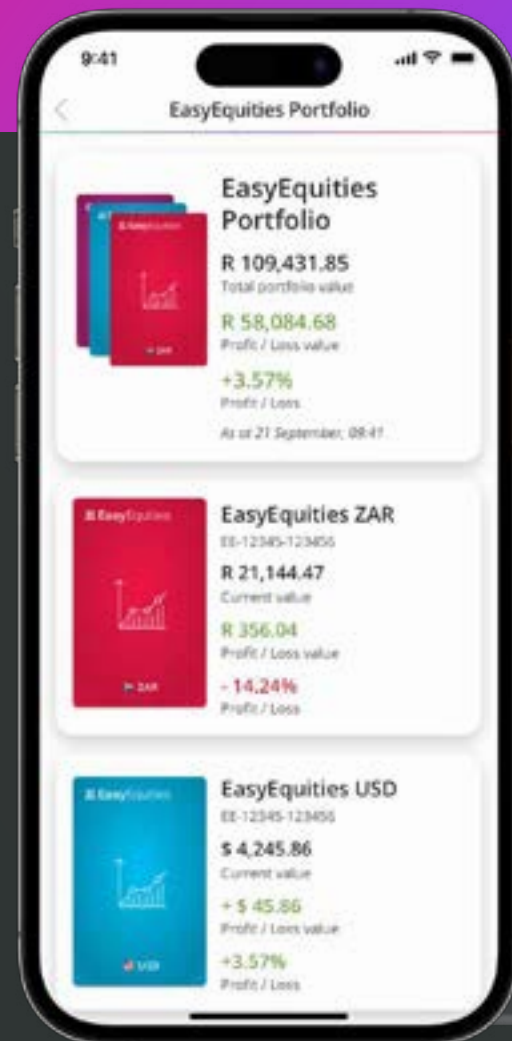
Clients can view existing investments, and easily sell and buy shares.

Remember, clients need to first fund their EasyEquities account before they can start trading and investing.



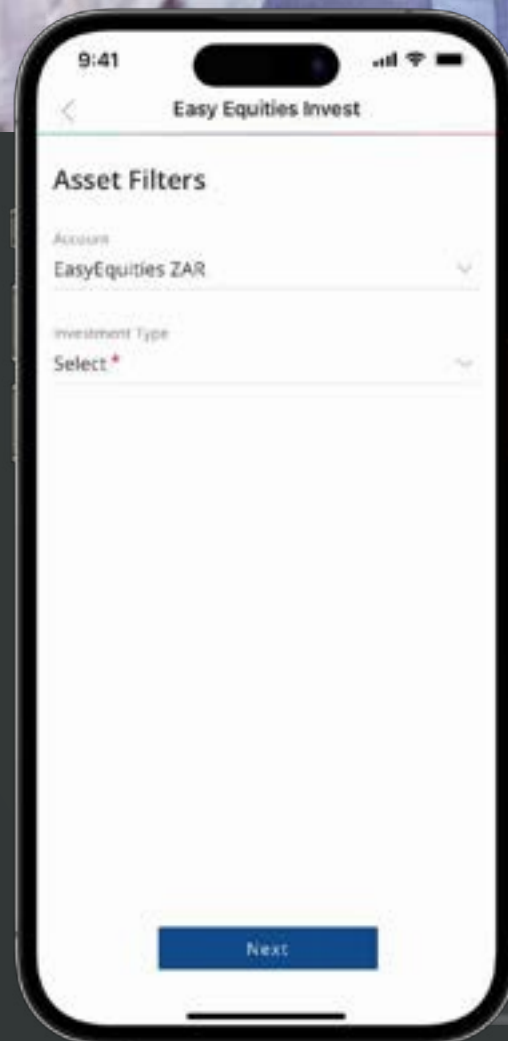
Clients can enjoy real-time share data and trading with EasyEquities through the Discovery Bank app.

- ZAR trading hours are between 09:10 and 16:40, Monday to Friday
- ZAR trading will be closed on South African public holidays
- See the EasyEquities website for specific foreign market trading times
- After-hour trades will occur the next business day.



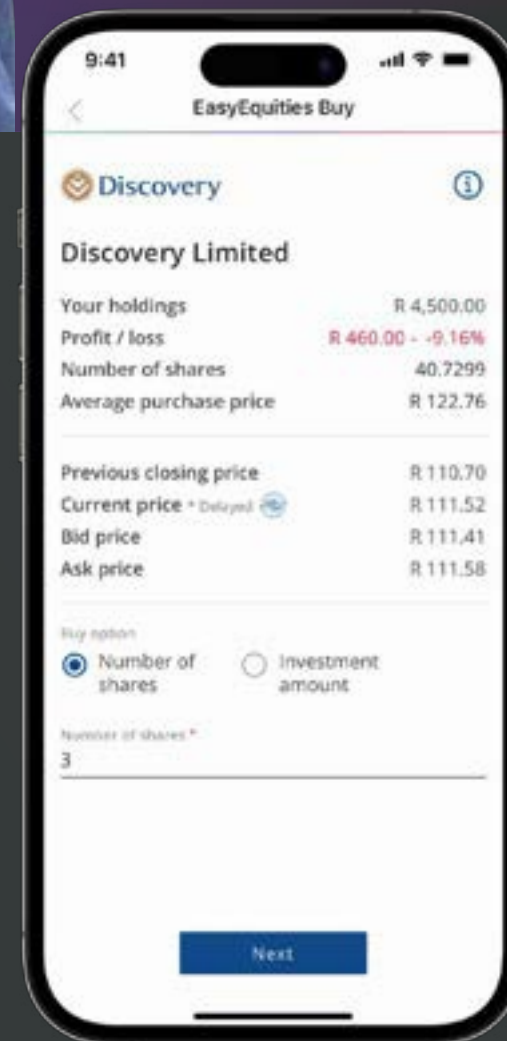
STEP
01

Tap **Invest** on the EasyEquities portfolio screen.



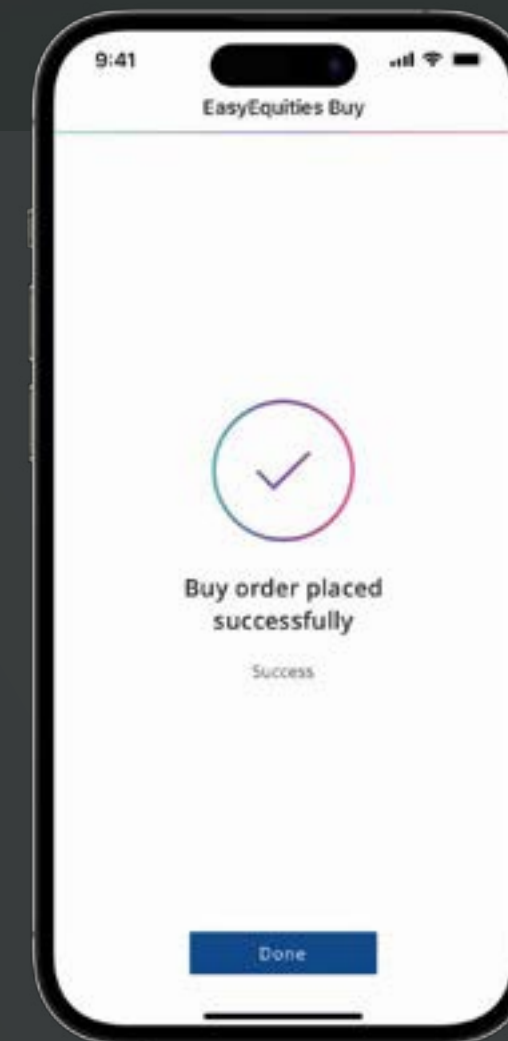
STEP
02

Select an EasyEquities account, investment type and category, and choose an investment.



STEP
03

Tap **Buy**, then choose and enter the desired number of shares or investment amount. Tap **Next**, and then **Buy**.



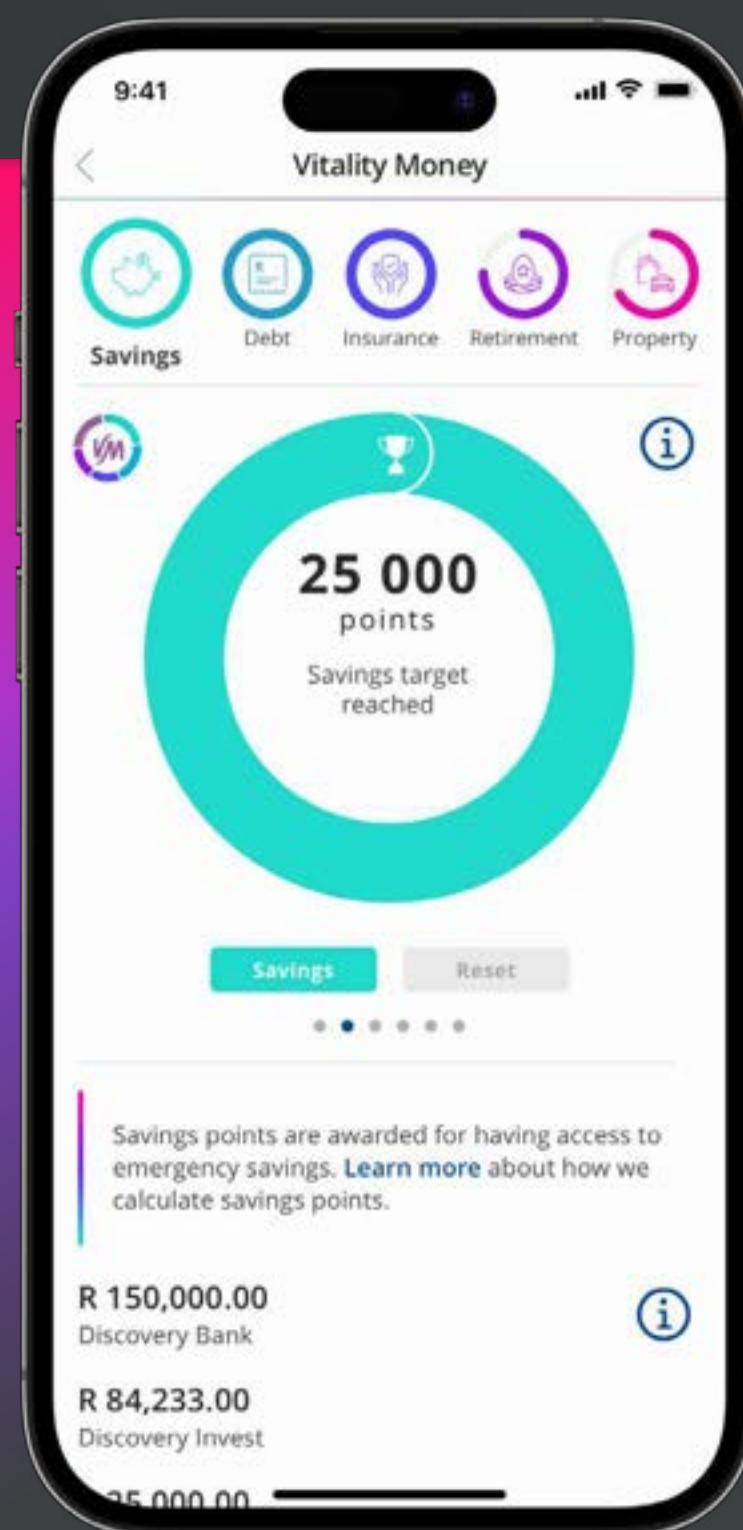
STEP
04

Done! Easy.

Note: EasyEquities is an independent online broker that operates the EasyEquities platform. Discovery Bank clients access EasyEquities to trade and invest through the Discovery Bank app.

Get rewarded for investing

EARN VITALITY MONEY POINTS



EasyEquities investment portfolios integrate into a Discovery Bank client's Vitality Money programme, automatically counting towards their Vitality Money Savings points, without clients having to submit supporting documents. Any retirement annuity investments through EasyEquities will also count towards Retirement points.

TECHNICAL DETAILS

- EasyEquities functionality is available to all primary accountholders of a Discovery Bank Transaction Account, Credit Card Account, Suite, Savings Account, or Discovery Account.
- Secondary cardholders and clients on the previous Discovery Card need to upgrade to a qualifying Discovery Bank product to be able to link their EasyEquities account.
- EasyEquities portfolio balances will count towards Vitality Money Savings points and Retirement points (where there are investments in retirement annuities), but not towards a client's Vitality Money Diamond deposit requirement. Where a client has reached their maximum Savings points targets (three times their declared gross monthly income), their savings will roll over and be counted towards Vitality Money Property points.
- Clients can withdraw funds into any of their Discovery Bank transaction, credit card or demand savings accounts. Discovery Bank doesn't charge any fees to use EasyEquities through the banking app. Visit the EasyEquities website for the applicable cost profiles charged by EasyEquities for trading and investing. EasyEquities is a do-it-yourself investment platform and does not provide any financial advice.

EasyEquities platform fee comparison

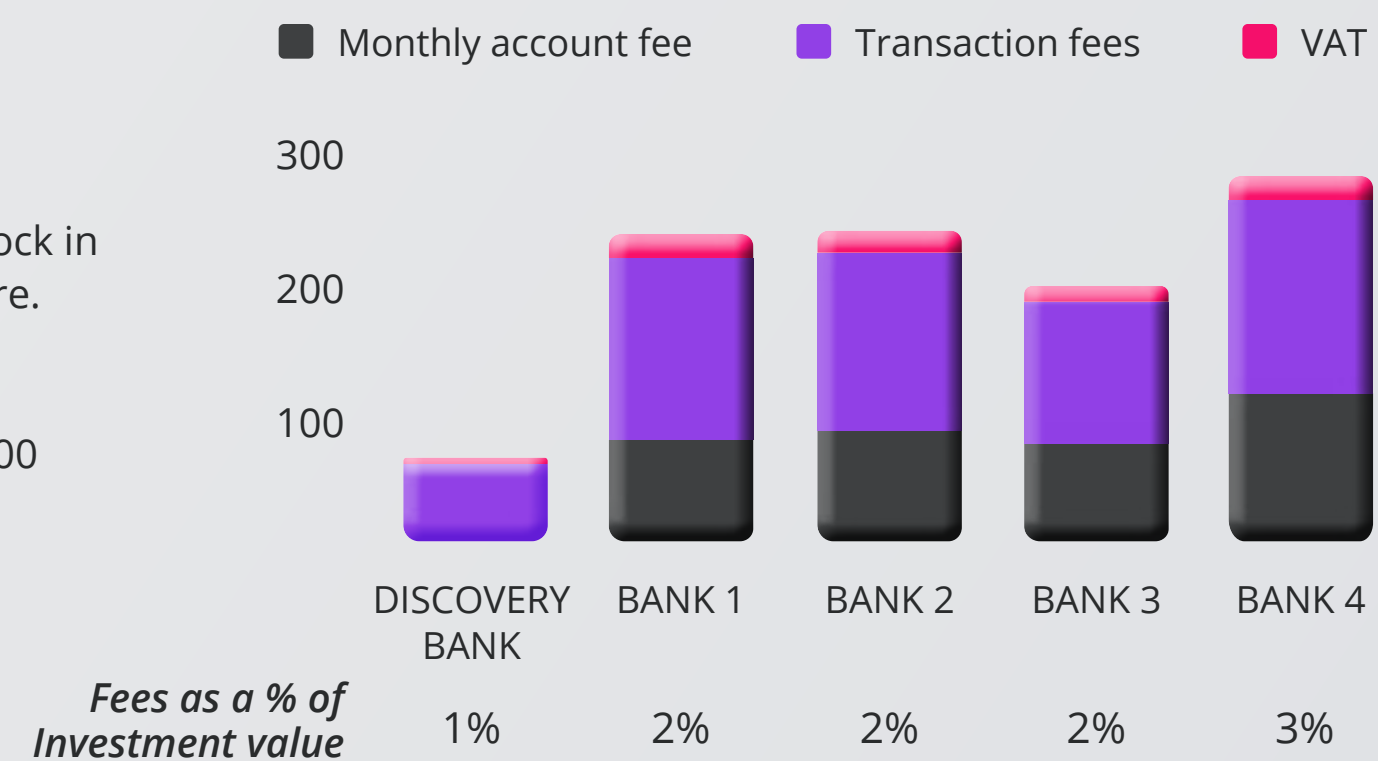
| | Discovery Bank | BANK 1 | BANK 2 | BANK 3 | BANK 4 |
|---|----------------|---------------------|--------------------------------------|-------------------------|-----------------------|
| Monthly account fee | Free | R75 | R83 | R70 | R110 |
| Minimum account balance | R0 | R250 | R200 | R0 | R0 |
| Share brokerage fee excl. VAT | 0.25% | 0.4% (min R120 fee) | 0.5% (min R100 fee) | 0.7% (min R70 fee) | 0.5% (min R110 fee) |
| Minimum transaction amount | R0 | R120 | R100 | R0 | R250 |
| Investor protection levy | 0.0002% | 0.0002% | 0.0002% | 0.0002% | 0.0002% |
| STRATE settlement charge | 0.075% | 0.005787% | 0.005787% (min R8.25 and max R88.92) | Min R10.19 Max 73.49 | 0.005787% (min R7.84) |
| Securities transfer tax (on share purchase) | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% |
| Withdrawals (fee per withdrawal) | R0 | R4.56 | R0 | R4.56 | R0 |

Example 1:

Client performs a once-off share purchase for R10,000 worth of stock in Company A costing R100 per share.

Investment value = R10,000

Number of shares purchased = 100

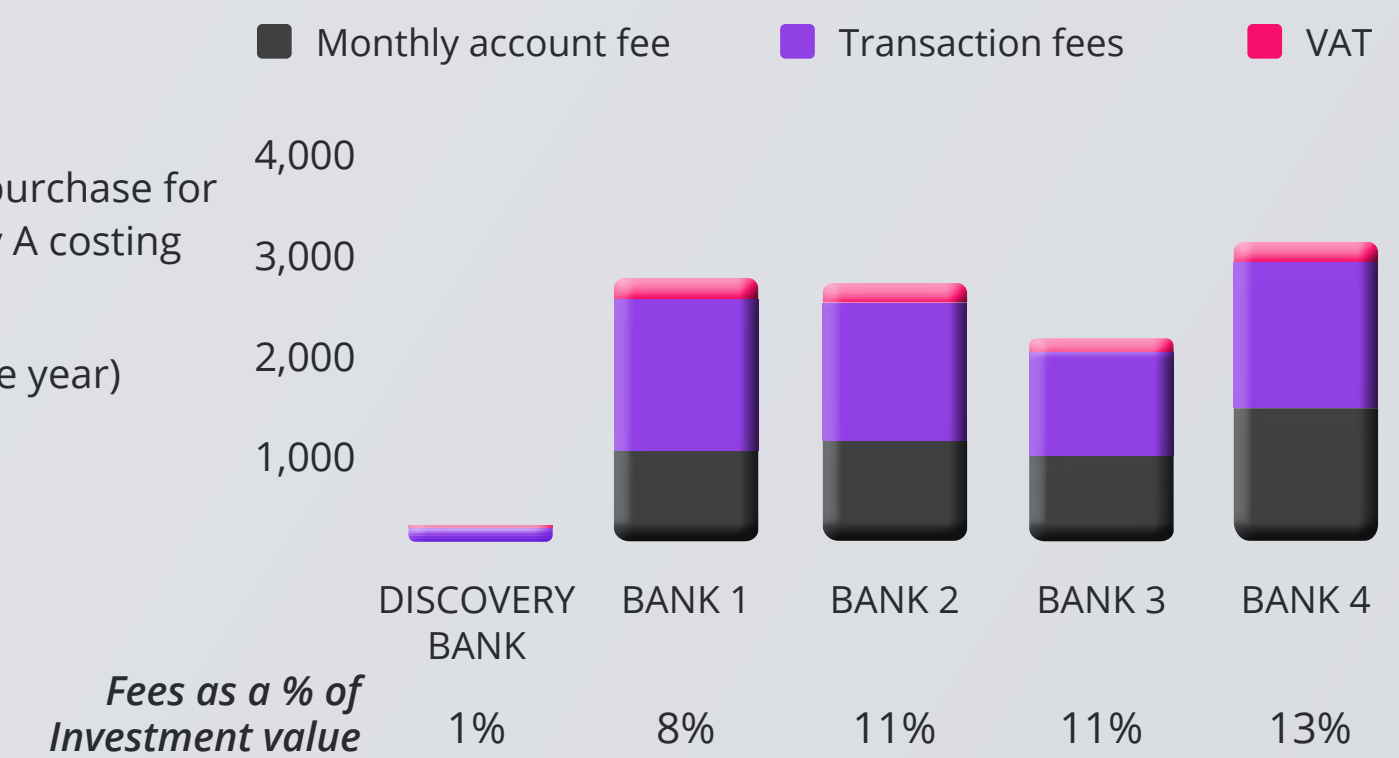


Example 2:

Client performs a monthly share purchase for R2,000 worth of stock in Company A costing R100 per share.

Investment value (at the end of the year) = R24,000

Number of shares purchased (at the end of the year) = 240



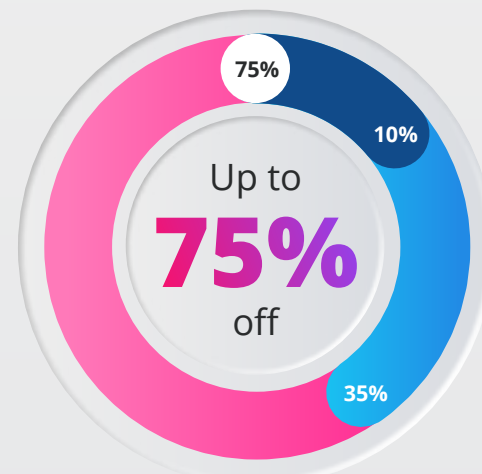
06



**Vitality
Travel**

Vitality Travel gives clients access to an end-to-end enhanced travel experience. Clients get discounts on all local flights and a wide range of international flights, accommodation and car hire partners, as well as exclusive benefits that make travel relaxing and hassle-free.

Travel savings



LOCAL AND INTERNATIONAL FLIGHTS

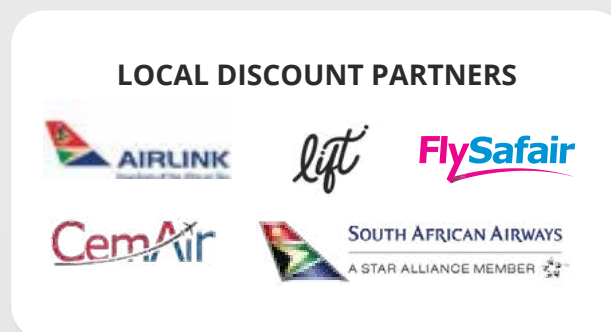


CAR HIRE



ACCOMMODATION

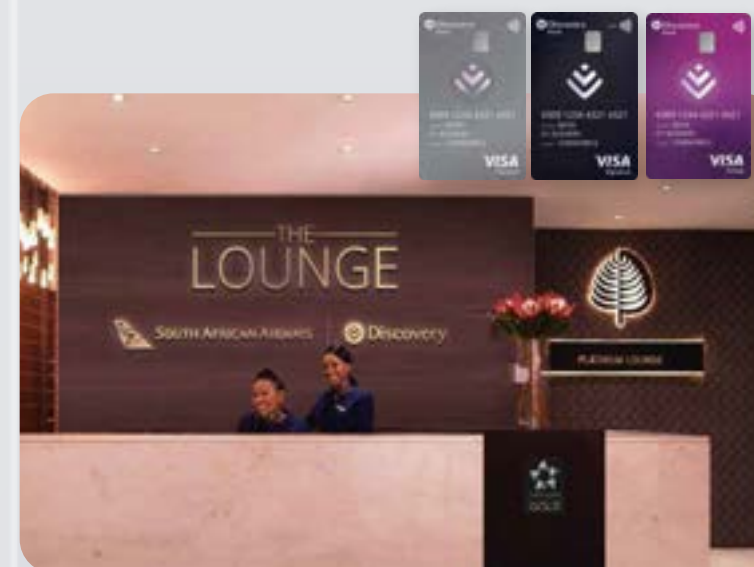
Seamless end-to-end travel experience



ACCESS 1,000s OF DESTINATIONS WORLDWIDE WITH OVER 200 NEW AIRLINES



PRIORITY FAST TRACK



THE LOUNGE BY SAA AND DISCOVERY



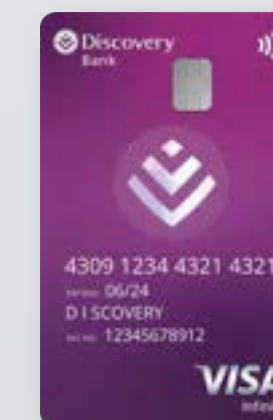
DISCOUNTS ON OVER 1,500 ACCOMMODATION LISTINGS



ACCESS TO MILLIONS OF PROPERTIES ANYWHERE IN THE WORLD



DISCOVERY BANK REAL-TIME FOREX ACCOUNTS



EXCLUSIVE ACCESS TO A GLOBAL CONCIERGE SERVICE

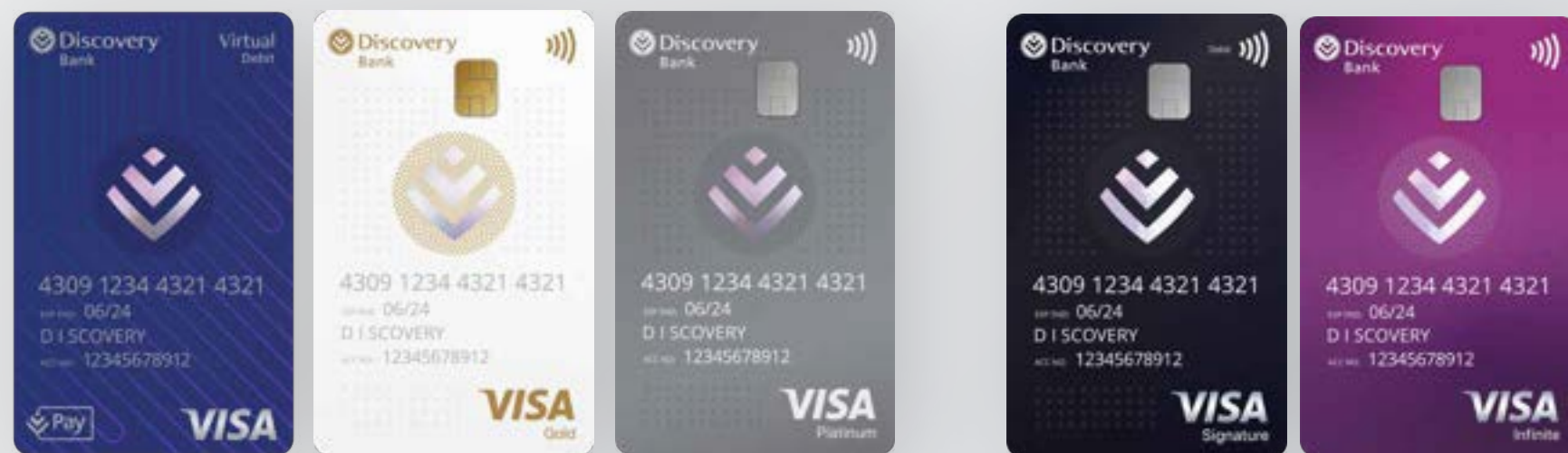
Top up travel insurance available to all Discovery Health Medical Scheme members and Discovery Bank clients



All Discovery Bank clients get

FREE TRAVEL INSURANCE

when they use their Discovery Bank card or Discovery Miles to book flights on Vitality Travel



Automatic standard cover

Automatic comprehensive cover

No matter where they are in the world, clients have access to a team at home that is ready to help if things do not go according to plan. Top-up travel insurance offers comprehensive and competitive travel insurance with exclusive benefits and market-first rewards that ensure instant connectivity for our clients across the world.



UP TO

R100m

Emergency medical cover



R5m

Personal liability cover



R70k

Baggage cover



R20k

Car hire excess



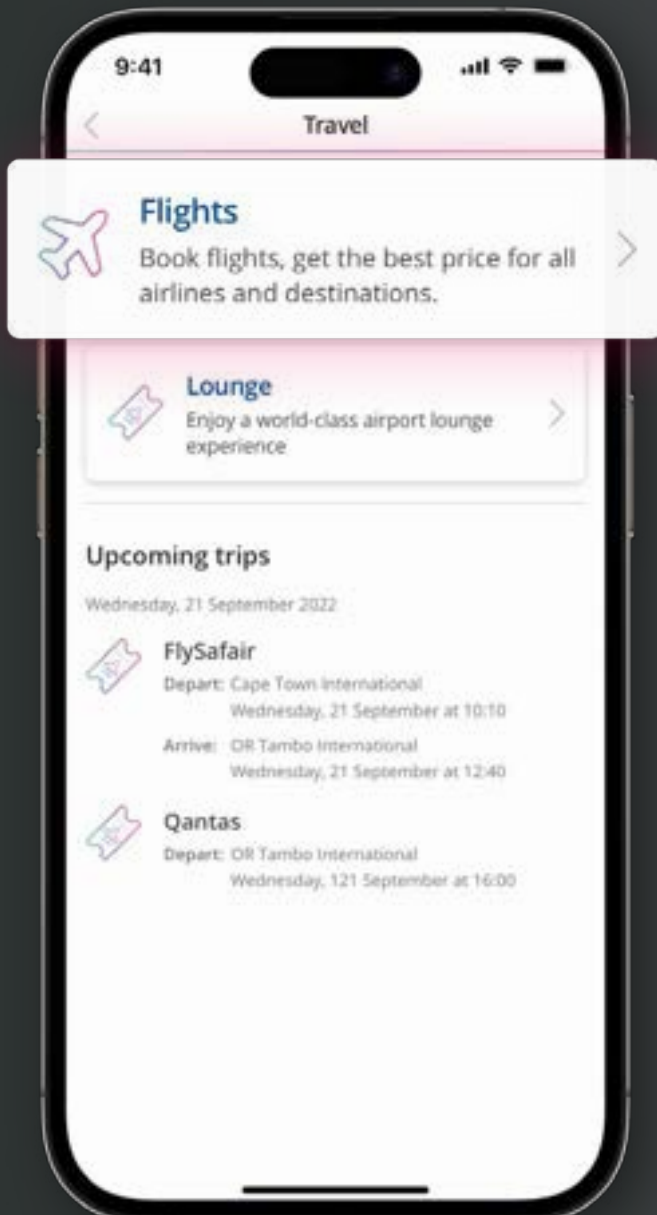
Receive an eSIM with **500 MB of global data**

Travel using the Discovery Bank app

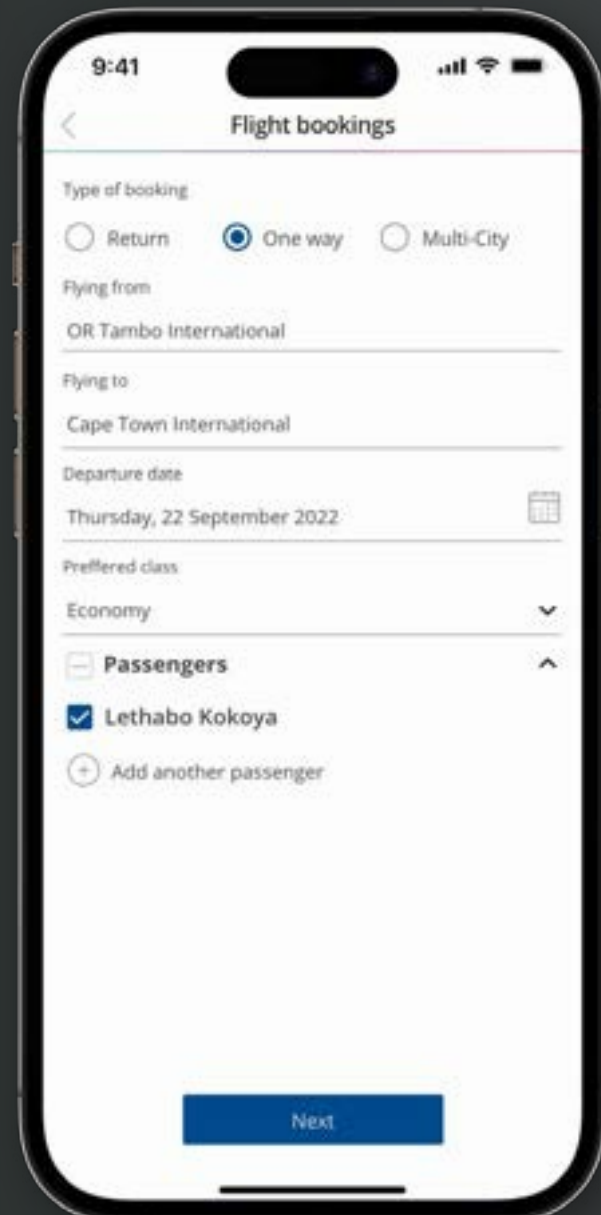
We have enhanced the Vitality Travel booking process. Clients can now experience a simpler, more convenient flight booking process, through the Discovery Bank app.



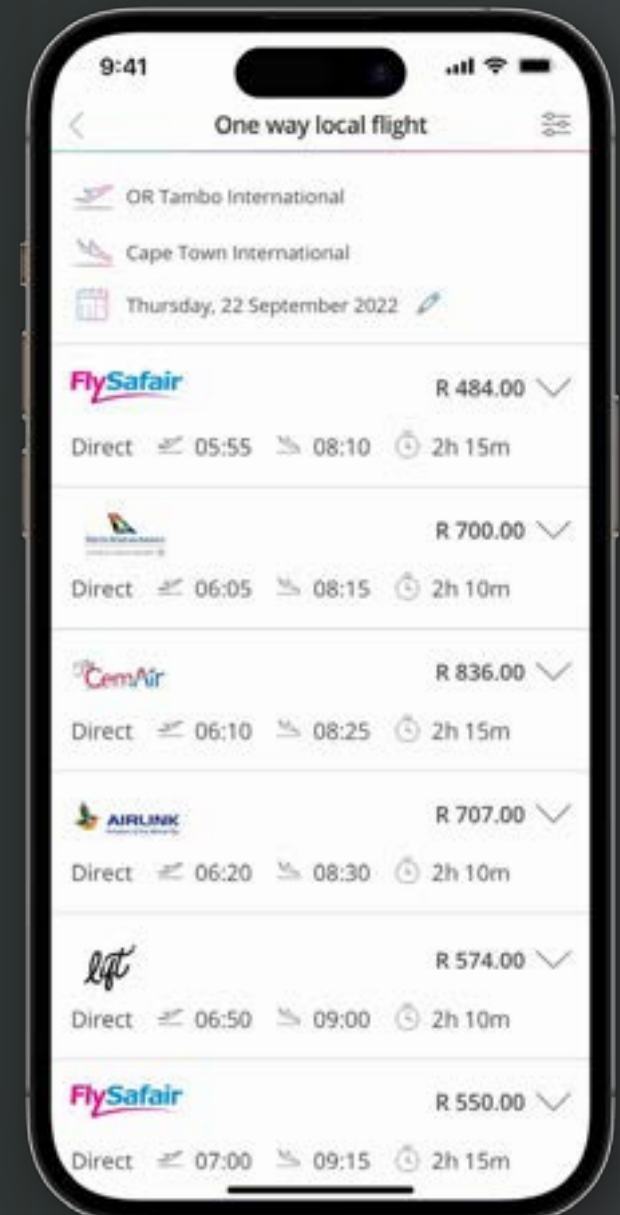
BOOK FLIGHTS IN THE APP



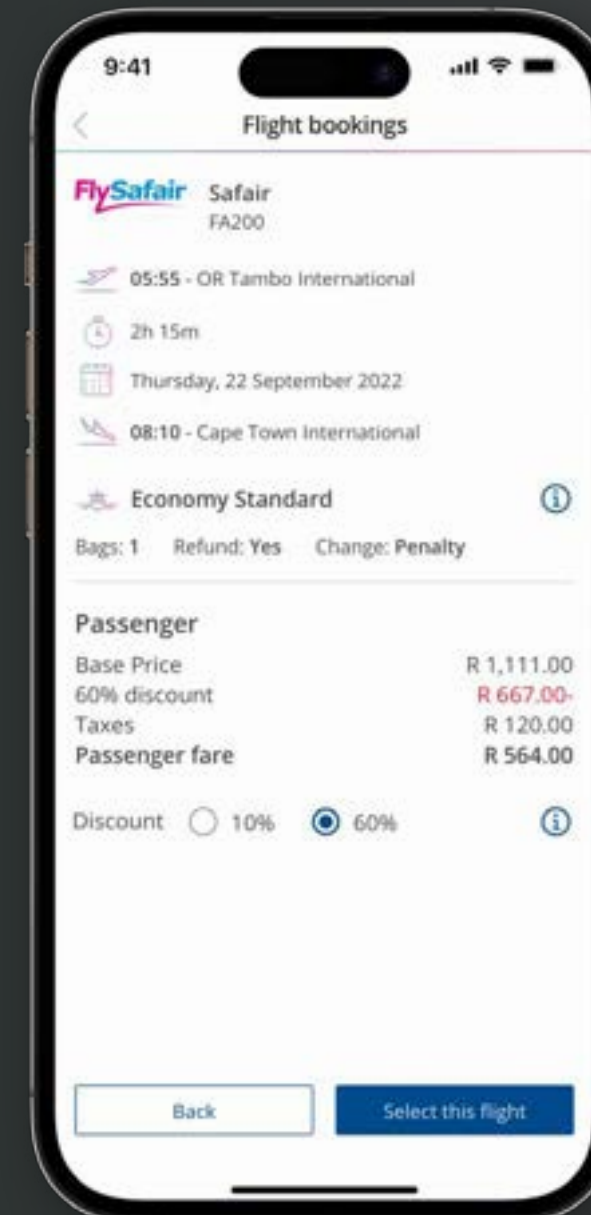
SELECT TRAVEL ROUTES AND DATES



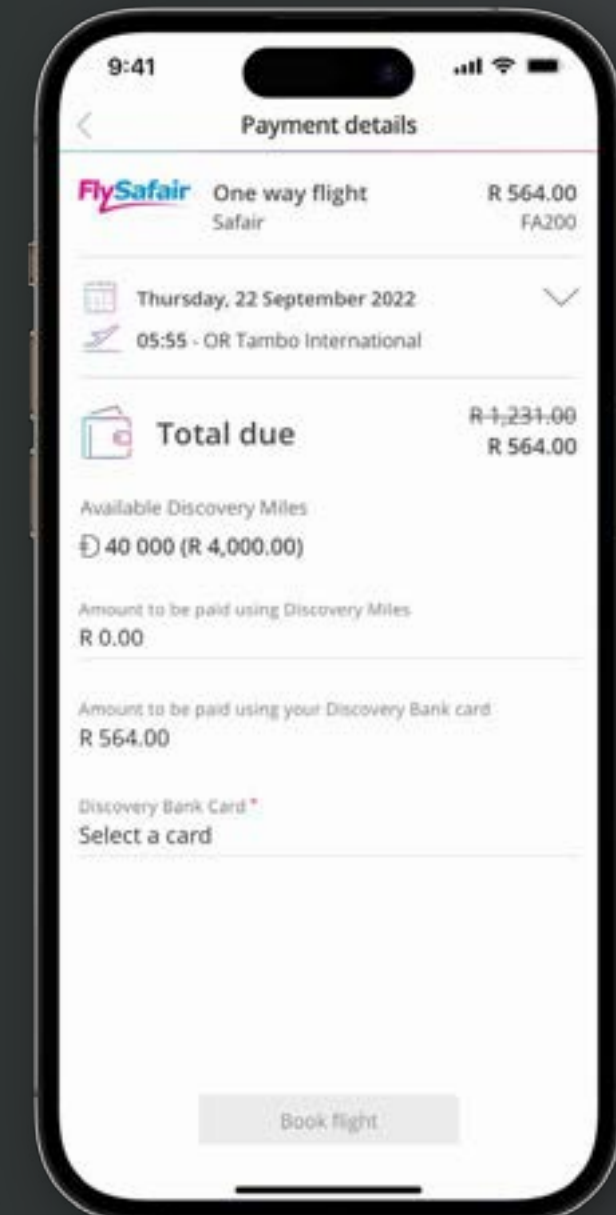
VIEW FLIGHTS WITH DISCOUNTS APPLIED



SELECT FLIGHT



PAY USING DISCOVERY MILES OR A DISCOVERY BANK CARD



Sales and marketing support



0

7

Health Pay commission – get R300 once-off for all your clients that activate Health Pay for the first time

Health Pay activation commission*



R300

once-off for first-time activation of Health Pay

Between 1 October and 31 December

Clients get **3,000 Discovery Miles** for activating Health Pay



Financial Advisers get a **R300** once-off fee for first-time activation of Health Pay

DISCOVERY MILES

- Discovery Miles only awarded for the **first-time activation** of Health Pay.
- Discovery Miles only awarded if **no expiry date is selected** for Health Pay.
- First time activation needs to occur **within the 3 months, starting from 1 October and ending on 31 December 2022.**
- Discovery Miles will not be awarded for **re-activation** if Health Pay was cancelled previously.
- Discovery Miles will be rewarded **irrespective of Discovery Bank product.**

COMMISSION

- Once-off commission of R300 will be rewarded for first-time activation of Health Pay **on the Discovery Account.**
- Commission will be **paid to the Health Financial Adviser** on record.
- First time activation needs to occur **within the 3 months, starting from 1 October and ending on 31 December 2022.**
- Commission will not be awarded for **re-activation** if Health Pay was cancelled previously.

Comprehensive sales tools and support

Discovery Bank has developed tools to help you along the full sales journey. With Discovery Bank being the composite-maker across the Discovery Group, it's more relevant than ever to be able to identify potential integration points within your clients' existing portfolios, to provide them with succinct and personalised marketing material so they fully understand the value proposition of Discovery Bank, and to help them onboard while providing support along the full journey.



PROSPECTS

View sales opportunities on your existing Discovery client base and easily identify where your clients could gain even more value through additional product integration, servicing or engagement.

Integration opportunities for an overall list of clients who haven't yet joined Discovery Bank:

FAZ > Leads > Lead Suite > Integration Opportunities



Sales campaign opportunities for targeting specific clients, including your list of clients still on the previous Discovery Card:

FAZ > Leads > Lead Suite > Sales campaigns

Coming soon: Credit card upsell campaigns on your existing Discovery Bank book

ADVICE

Access marketing and sales tools to help you position Discovery Bank. Easily show your clients the full range of products, how they compare to the market, and the high value they offer.

Compare Discovery Bank products to each other with the **INTERACTIVE SHARED-VALUE STACK**



Compare Discovery Bank products to other banks with the **COMPETITOR COMPARISON TOOL**



ONBOARDING

Choose from a range of sales methods to suit you and your clients' needs - offering various fee-earning and recognition options.

Financial Adviser Platform
100% fees | **100%** recognition

Friend Referral Rewards
50% fees | **100%** recognition

SmartAdvice Referrals
50% fees | **100%** recognition

TRACKING

Access new digital tools to track sales and increase conversions, including real-time case reporting for sales made through the Financial Adviser Platform.

Distribution stakeholders can now view and assist with your **OPEN CASES VIA SMARTRACK**



Learn more on the DIT portal

DISCOVERY BANK TRAINING CATALOGUE

| | |
|--|---|
| WORKSHOPS | Essential training covering everything from the fundamentals of Discovery Bank's products, key features and benefits. |
| FIT AND PROPER | Industry requirements including Continuous Professional Development and Class of Business. |
| SALES TOOLS KITS AND E-LEARNING COURSES | Position Discovery Bank like a pro, unpack key technical information and objection handling methods, FAQs and competitor information. |
| SUPPORTING DOCUMENTS | Learn on the go, using short, bite-size content that suits your needs. |
| WEBINARS, VIDEOS AND PODCASTS | Learn more about the latest updates on Discovery Bank products, tools and processes, presented by various product specialists. |

HOW TO USE THE FINANCIAL ADVISER PLATFORM

Look out for upcoming videos on the DIT portal on how to use the Financial Adviser Platform efficiently. We've seen a significant increase in usage of Discovery Bank's dedicated sales platform, with top advisers completing their end-to-end applications in ten minutes or less!

Coming in October:
HOW TO ONBOARD CLIENTS WITH THE FINANCIAL ADVISER PLATFORM

Coming in November:
INCREASING YOUR DISCOVERY BANK CREDIT CONVERSION RATES



THE FUTURE OF RETAIL BANKING IN SOUTH AFRICA

Discovery Bank and the Boston Consulting Group (BCG) set out to research what to expect for the future of retail banking in South Africa. The majority of those surveys see the possibility that South African retail banking can become fully digital in just five years.

LEARN MORE ABOUT THIS EXCITING RESEARCH AND EARN CPD POINTS, AVAILABLE FROM END OCTOBER.





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App Store

GET IT ON
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EXPLORE IT ON
AppGallery

discovery.co.za

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Discovery Vitality (Pty) Ltd. Registration number: 1999/007736/07. Limits, terms and conditions apply.

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Discovery Life Limited. Registration number 1966/003901/06, is a licensed life insurer, an authorised financial services and registered credit provider, NCR Reg No. NCRCP3555. Product rules, terms and conditions apply.