

# SUMMER WITH A

The start of an endless summer with



Travel



These terms and conditions apply to the **Endless Summer with a V competition**, taking place between 1 December 2022 and 28 February 2023. Anyone who joins Discovery Bank and opens a qualifying banking product, as well as existing clients with a qualifying Discovery Bank product stand a chance to win free local return flights for two for a year. Clients receive entries into the draw when they swipe or tap your Discovery Bank card and book flights, holiday accommodation or car hire on the Vitality Travel platform during the competition period.

By taking part in this promotion, you agree to and accept these terms and conditions.

## The competition **and who qualifies**

- 1] The promoters are Discovery Bank Ltd and Discovery Vitality (Pty) Ltd also referred to as 'promoter', 'us', 'we', and 'our'.
- 2] The 'participant' is the qualifying client who has chosen to take part in the competition.
- 3] All information relating to this competition and any information we publish on any promotional material forms part of the terms and conditions.
- 4] The competition starts on 1 December 2022 and ends on 28 February 2023.

## Qualifying for this **competition**

- 5] This competition is open to anyone who joins Discovery Bank and gets a qualifying Discovery Bank product, as well as existing clients with a qualifying Discovery Bank product in South Africa, who are 18 years or older and are:
  - 5.1. A Discovery Bank primary accountholder or secondary cardholder with any of the below products:
    - a. A Discovery Bank Transaction Account with pay-as-you-transact fees.
    - b. A Discovery Bank Transaction Account with bundled fees.
    - c. A Discovery Bank Credit Card Account.
    - d. A Discovery Bank Suite.

- e. A Discovery Account (applicable to Vitality Health members only),
- 5.2. And have an active Vitality Money status.
- 6| Clients with Discovery Bank savings products only must upgrade to a Discovery Bank transaction or credit card account to qualify for the competition. Credit approval is subject to income verification and creditworthiness.
- 7| Clients with the previous Discovery Card product, which is now administered by Discovery Bank are required to switch their previous Discovery Card to a new Discovery Bank credit card product and activate Vitality Money to qualify for the competition.
- 8| This competition is not open to:
- 8.1. Directors, members, partners, agents, employees or consultants of the Discovery Group of companies or any supplier of goods or services in connection with the competition; or
- 8.2. The spouse, life partner, business partner or associate, or the natural or adopted parent, child, or sibling, of any of the persons specified in 8.1 above.

## How the **competition** works

9. One qualifying participant will stand the chance to win free local flights for a year for themselves and a companion.
10. Entries into the competition draw will be automatically awarded for the following actions:

| <b>Entry mechanism</b>   | <b>Number of entries received</b> |
|--|-----------------------------------|
| Join Discovery Bank or you're an existing qualifying Discovery Bank client   | 1                                 |
| Spending a minimum of R250 (per transaction) with a Discovery Bank physical or virtual debit or credit card (in-store or online purchases), with 1 entry received per R250 spent.<br><br>For example, If R540 is spent in one transaction, qualifying Discovery Bank clients will receive two entries into the draw for that transaction.  | 1                                 |
| Booking flights, holiday accommodation or car hire on the Vitality Travel platform will earn clients 10 bonus entries for each completed booking.<br><br>Example: One completed travel booking = 10 entries. If I book flights, holiday accommodation and car hire in one booking, that is a total of 10 entries. If I book holiday accommodation today and flights tomorrow, that is a total of 20 entries. | 10                                |



11. A maximum spend limit of R100,000 will apply for qualifying entries during the competition period. Any transactions over this limit will not count towards the client's entry total.
12. Transactions and/or flight, holiday accommodation or car hire bookings which are cancelled and/or refunded during the competition period will result in a revocation of the corresponding entries.
13. Clients' total entries into the draw will be communicated through an in-app notification at least once during the competition period.
14. Entries received after closure of the competition will be invalid, regardless of the reason for the late entry.
15. From the qualifying entries, one randomly selected client will win the prize.
16. The winner will be announced by 15 March 2023, notified via email or telephone call.

## Prize

- 9| The prize is two return local flights for a year (twelve return trips for you and your partner over the period of 12 months) valued at a total of R120,000 (one hundred and twenty thousand Rand) provided in the form of a Vitality Travel Rand Voucher.
- 10| The Travel Rand Voucher can be used across multiple bookings (the balance remaining after each booking is kept for the next booking until the expiry of the voucher).
- 11| Bookings must be made directly with TravellIT/Tourvest.
- 12| Vitality Travel flight, holiday accommodation and car hire discounts and Discovery Miles cannot be used in conjunction with the Vitality Travel Rand Voucher.
- 13| The voucher will be valid for 36 months from the date of allocation.
- 14| Bookings made are subject to availability of flights.
- 15| Bookings cannot be made in conjunction with other sales offers, special deals or during blackout periods.
- 16| The prize is for the personal use of the winner only, is non-transferable and cannot be resold or exchanged for cash.
- 17| Redemption of the Travel Rand Voucher will be the responsibility of the winner and is subject to supplier availability at the time of booking.
- 18| Upon acceptance of the prize, the winner accepts TravellIT/Tourvest's Travel Rand Voucher **terms and conditions**.
- 19| The winner must give us any details we need for the allocation of the prize by 20 March 2023.
- 20| Failure of the winner to provide these details by 20 March 2022 will result in a redraw.
- 21| By accepting the prize, the winner voluntarily assumes all risks and dangers related to it.
- 22| We do not make any representations or give any guarantees that:
  - 22.1 Your entry or participation in the competition will result in you winning a prize;
  - 22.2 A prize, or any aspect thereof, will meet your requirements, preferences or expectations; or
  - 22.3 A prize, or any aspect thereof, will be satisfactory, punctual, free from defects, safe, reliable or fit for any particular purpose.
- 23| Where you choose to include a companion in your travel arrangements:
  - 23.1 These terms and conditions will apply *mutatis mutandis* to your companion and you undertake to make them aware thereof, it being recorded that these terms and conditions will apply to your companion irrespective of whether you made them aware of it;
  - 23.2 You assume full responsibility for them; and
  - 23.3 Where a companion is a minor, you will ensure that they are at all times accompanied by you or an adult appointed by you.



24| If you are the winner of this competition, we may request the publication of your name and/or a video and/or photos of you in any media to promote and advertise any of our brands, goods or services with no fees or royalties paid to you. You will still get the prize if you choose not to participate.

## **Additional** terms and conditions

25| **Discovery Bank account terms and conditions** apply.

26| The promoters reserve the right to cancel or change the competition rules without giving notice ahead of time. If this happens, participants will lose and abandon any rights they may have against the promoters, our affiliates and associated companies to the extent permitted by law.

27| The Discovery Bank client's account must be in good standing to participate in the competition. Good standing means that none of your Discovery Bank accounts and credit facilities are in arrears or default, or subject to any legal process. Legal process excludes debt review as defined in the National Credit Act 34 of 2005.

28| If required by legislation or for other legal reasons, the promoters reserve the right to cancel this competition at once and without notice. If this happens, all participants agree to lose any rights that they may have in terms of this competition. Participants accept that they will have no recourse against the promoters or the promoters' 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.

29| The promoters are not legally responsible for any misrepresentation caused by an unintentional copy error, typing error or omission that may occur in any promotional material.

30| Any violation or attempt to violate any of these rules will result in immediate disqualification.

31| Participants need to get their own tax advice about any benefit they may get in terms of these rules. The promoters are not responsible for any tax consequences.

32| Participants understand and agree that to participate in the competition, the promoters must collect and use personal information about participants. This promotion falls under the terms of the **Discovery Bank privacy statement and Discovery Vitality privacy statement**.

33| In instances where we establish that the participant commits fraud or miscommunicates any information, we reserve the right to cancel the prize with immediate effect, subject to the fraudulent conduct or miscommunication.

34| For more information on Vitality Travel rewards, visit the [Vitality Product Rules page](#).

December 2022

