

The following terms and conditions apply to the Vitality Free for 2023 special offer, which gives eligible Discovery Health Medical Scheme members who are also Nedbank or Old Mutual Insure employees their 2023 Vitality Health membership for free.

Terms and conditions for the Vitality Free for 2023 special offer

1. The promoter is Discovery Vitality (Pty) Ltd (Discovery Vitality), also referred to as 'us', 'we', and 'our'.
2. The Vitality Free for 2023 special offer will start on the 1 October 2022 and end on the 31 December 2023 and is open to any member who is 18 years or older, who is a staff member of Nedbank or Old Mutual Insure and is a member of the Discovery Health Medical Scheme that is eligible for a Vitality policy with an effective date from 1 October 2022 (for example, a member activates Vitality on 1 October 2022, the member would qualify free Vitality Health until the 31 December 2023).

The special offer is valid for Vitality Health memberships activated in 2022 (the offer period 1 October 2022 to 31 December 2023) for Nedbank or Old Mutual Insure staff who join Vitality Health with a 2022 activation start date of their Vitality policy through any activation channel.

3. The Nedgroup and Old Mutual Insurance Vitality Free membership in 2022 and 2023 offer is a once-in-a-lifetime offer. Any member who has previously received a free offer will not be eligible for the Vitality Free for 2023 special offer.

Eligibility

4. To qualify for the Vitality Free for 2023 special offer, Nedbank or Old Mutual Insure staff members must join Vitality Health and be the main member on their Discovery Health Medical Scheme plan option over the campaign period (1 October 2022 to 31 December 2023).
5. Employees must be 18 years or older.
6. Activate Vitality Premium to qualify for the offer.
7. If an eligible employee transfers their Vitality membership to their private capacity or to a new non-qualifying employer, the free offer for that employee will continue for the remainder of 2023.
8. **Discovery Health Medical Scheme members qualify** for the special offer if they:
 - a. Belong to the Discovery Health Medical Scheme and takes out a Vitality Health policy from 1 October 2022 onwards until the offer ends on the 31 December 2023.
 - b. Did not have any of the Vitality Free offers previously.

Note: If you want to cancel your Vitality membership before the end of the Vitality Free for 2023 special offer period, you are required to inform Vitality of your intention to cancel your Vitality Health membership a full calendar month in advance. The notice period will commence from the first day of the month following the cancellation request. You can request cancellation of your membership by calling us on 011 529 7504.

9. Members will not qualify for the offer if they:

- Do not have a Vitality membership but join or downgrade to other Vitality products such as Vitality Active, Balance, Vitality Health Tracker and Vitality Active Rewards for Doctors within the offer period
- Cancel an existing Vitality membership and then activate Vitality within 90 days from the end date of the last Vitality policy.

General

10. The offer is non-transferable and cannot be exchanged for cash or anything else. It also cannot be extended beyond the special offer period.
11. Discovery Vitality is not responsible for any misrepresentation caused by an unintentional copy error, typing error or an error by omission that may occur on any of our promotional material.
12. Discovery Vitality reserves the right to change or cancel the special offer if we think it is necessary. If we do alter or cancel this special offer, all participants forfeit any rights or claims they may have against us, our affiliates, or associated companies, arising from such change or cancellation. We will notify all participants before cancelling or altering the promotion. Furthermore, we reserve the right to immediately disqualify you and cancel your Vitality membership if you violate or attempt to violate any of these rules or the Vitality Main rules, without limiting any other legal remedies available to us.
13. If required because of legislation or other legal reasons, Discovery Vitality reserves the right to terminate this special offer immediately. In the event of such termination, all participants agree to waive any rights that they may have in terms of this offer and acknowledge that they will have no recourse against Discovery Vitality or its agents. Discovery Vitality further reserves the right to terminate this offer if it is held to be, or becomes, unlawful.
14. Discovery Vitality members need to get their own tax advice about any benefit they may get under these rules. Discovery Vitality will not be responsible for any tax consequences.

By participating in this special offer, all participants agree to be bound by these rules. In addition, except if different in the campaign terms referred to in this document, all relevant terms, conditions, and limits relating to Vitality benefits apply. Further, participants are bound by the Vitality Main Rules.