



Earn and spend
Discovery Miles



Discovery Miles terms and conditions

What are Discovery Miles?

Discovery Miles is Discovery's rewards currency, which you can earn by getting healthy, driving well and spending responsibly.

Who does this benefit guide apply to?

This guide applies to you if you are a Discovery Bank client with Vitality Money, with one of the Discovery Bank products listed below in the *Who can earn Discovery Miles from Discovery Bank?* section. It does not apply to clients with an active Discovery Card that was first issued before the launch of Discovery Bank, and that is now being administered by Discovery Bank.

Ways to earn and spend Discovery Miles

There are a number of ways for you to earn Discovery Miles:

Earn by getting active and driving well

- **Earn hundreds of Discovery Miles** through Vitality Active Rewards gameboard plays each week, for achieving your weekly fitness and drive goals.
- **Earn over 60 000 additional Discovery Miles** a year by getting active and driving well, paid weekly.
- Get rewarded for **achieving your personalised health and drive goals** through Vitality Active Rewards.

Earn by making healthier choices at South Africa's leading retailers and dining outlets

- **Up to 75% back** on HealthyFood items at Pick n Pay or Woolworths.
- **Up to 50% back** on HealthyCare items through Clicks or Dis-Chem.
- **Up to 50% back** on HealthyGear items through Sportsmans Warehouse or Totalsports.

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.

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

Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply.

- **Up to 25% back** on healthier meal choices plus **50% back** on kids' healthy meals with HealthyDining.

Earn on fuel and Uber rides

- **Up to 20% back** on qualifying spend when filling up at BP and participating Shell service stations or when you ride with Uber.

Earn when using a Discovery Bank account

- **Earn base Discovery Miles** for your qualifying, everyday Discovery Bank credit card spend.
- **Earn hundreds of Discovery Miles** through Vitality Active Rewards gameboard plays each week for achieving your weekly money goals. You can also take part in **exclusive deals and offers**.

Once you have earned Discovery Miles, there are a number of exciting ways to spend them.

- Save up to 20% when spending your Discovery Miles on Vitality Active Rewards in the Vitality Mall.
- Save up to 20% when spending your Discovery Miles at our extensive online and in-store retail partner network.
- Spend them on travel by using your Discovery Miles for flights, accommodation and more through the kulula.com booking platform. This applies when booking a holiday through our Dream Destinations partners made up of Contiki, Royal Caribbean International and World Leisure Holidays, or when booking online with Travelstart and SafariNow.
- Convert your Discovery Miles to our participating partners' travel rewards. For example, convert Discovery Miles to Avios.
- Save up to 20% when spending your Discovery Miles on prepaid products and services in the Discovery Bank app.
- Exchange your Discovery Miles for cash
- Send them to anyone who has a Discovery Miles Account with Discovery Bank.

View individual benefit guides for your Vitality rewards by visiting the Vitality Rules page on www.discovery.co.za to ensure you get the most out of your rewards.

Who can earn and spend Discovery Miles from Discovery Bank?

You must be **18 years or older** and be the **primary accountholder** of any of the following qualifying Discovery Bank products with **Vitality Money**:

- **A Discovery Bank Transaction Account***
- **A Discovery Bank Card Account**
- **A Discovery Bank Suite**

*Clients with a Discovery Bank Transaction Account with pay-as-you-transact pricing may qualify to earn Discovery Miles with Vitality Active Rewards through Vitality Health and Vitality Drive, or through other Vitality benefits. They will not qualify to earn Discovery Miles from Vitality Money. See the *Earning Discovery Miles* section to find out more.

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.

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

Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply.

Secondary cardholders will not directly earn Discovery Miles from Discovery Bank but their spend will contribute towards the base Discovery Miles that the primary account holder earns.

Your account needs to be in good standing at the time of a transaction to earn Discovery Miles. Good standing means that none of your Discovery Bank accounts and credit facilities are overdrawn, in arrears, in default, or subject to any legal process with Discovery Bank. This includes keeping your *Know Your Customer* and *Anti-money laundering information* up to date. 'Legal process' excludes debt review as defined in the National Credit Act 34 of 2005.

What you pay

Discovery Bank clients with qualifying Discovery Bank products do not pay any subscription or linkage fees to make use of the Discovery Miles benefit. See the *Who can earn Discovery Miles from Discovery Bank?* section for more information on qualifying products.

Viewing your Discovery Miles

The Discovery Miles which you earn after every qualifying transaction made on your qualifying Discovery Bank credit card are base Discovery Miles – these show in your Discovery Miles Account as 'Base Miles' transactions.

You can select each transaction to view the transaction details, including the number of Discovery Miles earned, and the transaction amount and earn rate. See whether you were still below your base Discovery Miles monthly spend threshold, and view your Vitality Money status at the time of the transaction. Base Discovery Miles will only show in your transaction list once the merchant has banked the associated transaction.

Discovery Miles earned through your Vitality rewards, including Vitality Active Rewards, will show in your Discovery Miles Account as 'Vitality Active Rewards', 'Vitality Health' or 'Vitality Money' transactions.

The transaction description will also indicate the benefit which they were earned through. Discovery Miles earned through Vitality rewards will follow the payout cycle specific to that benefit, and Discovery Miles earned through Vitality Active Rewards will be listed immediately after each gameboard play.

You can view your Discovery Miles Account earn summary and transaction list in the Discovery Bank app. You will be able to see a monthly overview of Discovery Miles by earn category, as well as a transaction list of all Discovery Miles earned and spent.

Earning Discovery Miles

Earn Discovery Miles from Vitality rewards

Clients with a **Discovery Bank Transaction Account, Discovery Bank Card Account or Discovery Bank Suite** will earn certain rewards from the Vitality Health and Vitality Money programmes in Discovery Miles. These rewards will be awarded at a rate of 10 Discovery Miles per R1 earned back, and standard benefit qualifying criteria will apply.

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.

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

Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply.

Vitality rewards allocated in Discovery Miles

- HealthyFood benefit
- HealthyCare benefit
- HealthyGear benefit
- HealthyDining benefit
- Fuel and Uber rides benefit (Vitality Money portion only)
- Team Vitality benefit
- Shoe Booster benefit
- Vitality Active Rewards gym booster benefit
- Device Booster benefit
- Bike Booster benefit
- Discovery Bank Gym benefit

Vitality rewards paid in cash back or upfront discounts

- Local and international flight benefits
- Dream Destinations benefit made up of Contiki, Royal Caribbean International and World Leisure Holidays
- The Vitality Drive portion of the fuel and Uber rides benefit with Discovery Insure
- Apple Watch benefit
- Vitality Active Rewards with iPhone benefit
- The Discovery Bank Purple Suite home technology benefit
- The Discovery Bank Black Suite home gym equipment benefit

If you have Vitality Drive through Discovery Insure, you will continue to get up to 50% cash back on your fuel spend and an upfront saving of up to 25% off Uber rides. Discovery Insure will deposit the cash back into your nominated bank account. As a Vitality Drive and Vitality Money member, you may be able to earn an additional up to 20% back on your spend on fuel and Uber rides, which you will get in Discovery Miles.

We will allocate your rewards to you each month and will allocate the Vitality rewards that we award to you in Discovery Miles into your Discovery Miles Account and the Vitality rewards that we award to you in cash back into your Vitality Savings Account.

Earn Discovery Miles with Vitality Active Rewards

Clients with a **Discovery Bank Transaction Account***, **Discovery Bank Card Account** or **Discovery Bank Suite** can earn Discovery Miles for achieving their Vitality Active Rewards weekly goals across the Vitality Money, Vitality Health, and Vitality Drive programmes.

You will get a play on the gameboard for each Vitality Active Rewards goal you achieve every week. You get a play on the gameboard every Wednesday for achieving the previous week's goals. With each play, you get the chance to flip a tile on the gameboard and earn Discovery Miles starting from 150 Discovery Miles.

If you reach all three of your Vitality Active Rewards money, exercise, and drive goals in a particular week, you'll earn the chance to earn even more Discovery Miles with a bonus play on the gameboard.

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.

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

Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply.

You'll also earn Discovery Miles through Vitality Active Rewards when you achieve health goals tailored to your health profile. See the [Vitality Active Rewards benefit guide](#) for more information.

*Clients with a Discovery Bank Transaction Account qualify for the Vitality Active Rewards money goal when they are on the bundled fee option and have activated Vitality Money. Clients with a Discovery Bank Transaction Account and who are on the pay-as-you-transact fee option cannot activate Vitality Active Rewards as part of the Vitality Money programme. However, they may earn Discovery Miles if they qualify to participate in Vitality Active Rewards through the Vitality Health and Vitality Drive programmes.

Earn over 60 000 additional Discovery Miles a year by getting active and driving well.

Clients with a Discovery Bank Transaction Account (with bundled fee), Discovery Bank Card Account or Discovery Bank Suite can earn Discovery Miles for getting active and driving well through the Vitality Health and Vitality Drive programmes. This is in addition to the plays you may earn on the Vitality Active Rewards gameboard when you achieve your weekly goals. The amount of Discovery Miles you can earn is up to 100% of the fitness and drive points earned in a particular week.

You can earn up to 1 000 Discovery Miles a week for getting active through the Vitality Health programme. Vitality Health fitness points from the Vitality Health programme which qualify for Discovery Miles for getting active include:

- Online workout: 50 points
- 5 000 or more steps: 50 to 100 points
- 30+ minute gym visit: 100 points
- Using a Vitality-linked fitness device: up to 300 points
- Free parkrun or myrun: up to 300 points
- Vitality-timed race event: up to 300 points
- Double fitness points earned through Vitality Baby during pregnancy and until your baby is six months old.

Vitality Health points earned for completing the Vitality Fitness Assessment are not eligible to earn Discovery Miles.

Drive well to maintain the 25 Drive points allocated a day. Drive points which qualify for Discovery Miles includes all daily driving points earned. This includes daily scores relating to:

- Driving within the speed limit
- Accelerating, braking and cornering smoothly
- Not using a cellphone while driving.

Harsh driving events will reduce the points balance, based on the type and severity of the driving event. At the end of each day, the remaining Drive points will be banked.

Vitality Drive points for distance and night-time driving and all other DQ points-related activities are not eligible to earn Discovery Miles for healthy behaviour.

The following rules apply to Vitality Health and Vitality Drive members when earning Discovery Miles for getting active and driving well:

- Vitality Health members must activate Vitality Active Rewards exercise goals, and Vitality Drive members must activate Vitality Active Rewards drive goals.

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.

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

Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply.

- Vitality Health and Vitality Drive members do not have to achieve their Vitality Active Rewards weekly exercise or drive goals to earn Discovery Miles for getting active and driving well.
- Vitality Health members must earn a minimum of 300 fitness points in a particular week to earn Discovery Miles for activities in that week.
- Earning Discovery Miles for getting active and driving well is limited to 1 000 fitness points a week and 175 drive points a week. This means that members can earn a maximum of 1 000 Discovery Miles a week for exercise, and a maximum of 175 Discovery Miles a week for driving well.
- Discovery Miles for getting active and driving well are aligned to the Vitality Active Rewards weekly cycle from Saturday to Friday, and will be awarded by the following Friday.

Your dynamic rewards percentage is based on your engagement with the Vitality Money programme and the following criteria:

- Your **qualifying Discovery Bank product**:
 - Discovery Bank Gold, Platinum, or Black Transaction Account with bundled fees
 - Discovery Bank Gold, Platinum or Black Card Account
 - Discovery Bank Gold, Platinum, Black or Purple Suite
- Activating **Vitality Money** and your **Vitality Money status**
- Your accumulated **qualifying monthly spend on your Discovery Bank card**. This includes local and international straight and budget purchases made online and in-store using a qualifying Discovery Bank card. It's based on the date the transaction was made once it has been banked by the merchant. It will also include any spend on secondary cards linked to your primary account.

Note: The following transactions do not qualify as qualifying monthly spend:

- Cash withdrawals
- Traveller's cheque purchases
- Electronic funds transfers (EFTs)
- Payments made through online banking
- Debit orders
- Budget facility transfers
- Gambling transactions
- Any Health Banking payment
- Discovery Pay transactions

For clients on the Discovery Bank Transaction Account with bundled fees, the reward will be calculated using qualifying debit card spend only. For clients on the Discovery Bank Card Account or Discovery Bank Suite, the reward will be calculated using qualifying credit card spend only.

- Your account must be in good standing. 'Good standing' means that none of your Discovery Bank accounts and credit facilities are overdrawn, in arrears, in default, or subject to any legal process with Discovery Bank. This includes keeping your *Know Your Customer* and *anti-money laundering* information up to date. 'Legal process' excludes debt review as defined in the National Credit Act 34 of 2005.
- Your Discovery Bank account must also **qualify for rewards**.

Learn more by viewing the rewards percentages guide that applies to your Discovery Bank card colour. These documents are available on the [Vitality Rules page](#) on www.discovery.co.za.

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.

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

Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply.

Understanding how the Discovery Miles you earn for getting active and driving well are calculated

- You will see two reward percentages in your Discovery Bank app for Discovery Miles for getting active and for driving well. These are your current month's earned reward percentage as well as your dynamic reward percentage for the next month.
- Your current month's earned reward percentage is the rate at which you will earn Discovery Miles for getting active and driving well in the current calendar month.
- Your current month's earned reward percentage is based on all of the following:
 - The Discovery Bank product or products you hold as at the last day of the previous calendar month
 - Your Vitality Money status as at the last day of the previous calendar month
 - Your accumulated qualifying monthly spend on your Discovery Bank card for the previous calendar month.
- Your dynamic reward percentage for the next month changes throughout the current month based on all of the following:
 - The Discovery Bank product or products you hold
 - Your current Vitality Money status
 - Your accumulated qualifying spend on your Discovery Bank card in the current calendar month.
- Your dynamic reward percentage on the last day of the current month will become your earned reward percentage from the first day of the next month.
- The current month's earned reward percentage will apply to all Vitality Active Rewards weeks starting in that month. A Vitality Active Rewards week which starts in one month, but finishes in the next month, will have the reward for that week calculated based on the earned reward percentage of the previous month.
- Note that your earned reward percentage may fluctuate on the first few days of the month if there are still pending card transactions clearing from the previous month. These are transactions that say 'Pending' in your card transaction list in the Discovery Bank app.
- You will be able to monitor your dynamic reward percentage in the Discovery Bank app and control your next month's reward by improving your Vitality Money status or increasing your qualifying Discovery Bank card spend.

Earn base Discovery Miles using your Discovery Bank credit card

Primary accountholders with a Discovery Bank Card Account or Discovery Bank Suite can earn base Discovery Miles on all qualifying credit card spend, which includes local and international purchases made using their Discovery Bank credit card in-store and online. This excludes transactions listed under the *Transactions that do not qualify for Discovery Miles* section. Spend on any secondary credit cards will earn base Discovery Miles for the primary accountholder.

We calculate the base Discovery Miles that you earn from qualifying transactions and deposit it into your Discovery Miles Account immediately after the merchant has successfully banked the transactions. At this point, your Discovery Miles will be available to spend. We also calculate Discovery Miles deductions when refunds occur. This means we will debit Discovery Miles from your Discovery Miles Account for qualifying refunds.

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.

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

Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply.

Transactions which may qualify to earn Discovery Miles through other Vitality benefits, such as the HealthyFood benefit, will earn both base Discovery Miles as well as Vitality rewards, which we allocate in Discovery Miles. Your account needs to be in good standing at the time of the transaction to earn Discovery Miles.

Discovery Miles base earn rates

The rate of earning base Discovery Miles consists of pre-threshold and post-threshold earn rates. The rate, as well as the monthly spend threshold, is determined by your qualifying Discovery Bank product, card colour and your Vitality Money status at the time of the transaction. This is as set out in the table below.

Earn rates show as rand spend for each Discovery Mile you earn on your qualifying credit card spend.

| | Vitality Money status | Discovery Bank Gold Card Account and Discovery Bank Gold Suite | Discovery Bank Platinum Card Account | Discovery Bank Platinum Suite | Discovery Bank Black Card Account | Discovery Bank Black Suite | Discovery Bank Purple Suite |
|----------------------------------|-----------------------|--|--------------------------------------|-------------------------------|-----------------------------------|----------------------------|-----------------------------|
| Pre-threshold earn rates | Diamond | R20 | R20 | R15 | R20 | R15 | R15 |
| | Gold | R40 | R40 | R30 | R40 | R30 | R30 |
| | Silver | R50 | R50 | R40 | R50 | R40 | R40 |
| | Bronze | R65 | R65 | R50 | R65 | R50 | R50 |
| | Blue | R100 | R100 | R65 | R100 | R65 | R65 |
| Monthly spend threshold | | R10 000 | R15 000 | R15 000 | R25 000 | R25 000 | R30 000 |
| Post-threshold earn rates | All statuses | R100 | R100 | R100 | R100 | R100 | R100 |

Note: We'll use the pre-threshold earn rate specified above when you haven't yet reached your monthly spend threshold, which is applied on a calendar month basis and uses the date on which you made the transaction. If you haven't exceeded your threshold, then the entire spend will qualify for the pre-threshold earn rate.

The post-threshold earn rate of up to 1 Discovery Mile for every R100 spent occurs if you exceed the spend threshold. There's no earn limit on your post-threshold earn. We round up the amount of Discovery Miles you've earned when we award it into your Discovery Miles Account.

Example 1

Tlotlo is a client with a Discovery Bank Platinum Suite, her Vitality Money status is Diamond and she has in total accumulated **qualifying spend of R10 000** on her Discovery Bank Platinum credit card over the calendar month.

How to calculate the base Discovery Miles she's earned:

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.

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

Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply.

- Calculate the pre-threshold base earn rate based on her Diamond Vitality Money status:
Up to 1 Discovery Mile for R15 spent
- Determine the pre- and post-threshold spend based on a **monthly spend threshold of R15 000** on a Discovery Bank Platinum Suite:
R10 000 pre-threshold, and R0 post-threshold
- Calculate her base Discovery Miles earned:
 $R10\ 000 \div R15 = 667$ **Discovery Miles earned**

Example 2

Tammy has a Discovery Bank Black Suite and is on Diamond Vitality Money status. She has accumulated **qualifying spend of R29 500** in total on her Discovery Bank Black credit card over the calendar month.

How to calculate the base Discovery Miles she's earned:

- Calculate the pre-threshold base earn rate based on her Diamond Vitality Money status:
Up to 1 Discovery Mile for R15 spent
- Determine the pre- and post-threshold spend based on a **monthly spend threshold of R25 000** on a Discovery Bank Black Suite:
R25 000 pre-threshold, and R4 500 post-threshold
- Calculate her base Discovery Miles earned:
 $R25\ 000 \div R15 + R4\ 500 \div R100 = 1\ 712$ **Discovery Miles earned**

Transactions that do not qualify for earning base Discovery Miles

You do not earn Discovery Miles for the following transactions:

- Cash withdrawals
- Traveller's cheque purchases
- Electronic funds transfers (EFTs)
- Budget facility transfers
- Gambling transactions
- Any monthly Discovery Bank and Vitality Money fees
- Debit orders
- Transactions on your Discovery Bank Transaction Account
- Transactions made with a Discovery Bank debit card
- Discovery Pay transactions
- Health Banking transactions

Spending Discovery Miles

Save up to 20% when spending your Discovery Miles on select Vitality Active Rewards worth 350 Discovery Miles or more through the Vitality Mall, and at our extensive Discovery Miles online and in-store retail partner network. Also save when spending on prepaid products and services, such as airtime, data, SMS bundles, water and electricity, in the Discovery Bank app. You get 5% off for every Vitality programme (Vitality Money, Vitality Health and Vitality Drive) that you've activated, plus

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.

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

Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply.

an additional 5% for having a Discovery Bank Suite with Vitality Money. View the discount that applies to you in the Discovery Bank app under the **spend** tab of your Discovery Miles Account.



The up to 20% discount will be applied:

- Upfront in the Vitality Mall
- On checkout when spending Discovery Miles online
- On prepaid products and services in the Discovery Bank app
- When generating vouchers for use in-store in the Discovery Bank app.

The up to 20% discount is not a refund of Discovery Miles.

You must be in good standing with Discovery Bank to qualify for the Vitality Money and Discovery Bank Suite portions of the discount.

Please note that the discount does not apply to:

- Any bookings through the kulula.com booking platform, the Dream Destinations benefit, bookings with Travelstart, SafariNow and other travel partners
- Converting Discovery Miles to partner currencies (i.e. Avios)
- Forex purchases
- Funding the Discovery Insure Excess Funder Account
- Exchanging Discovery Miles for cash
- Sending Discovery Miles to other Discovery Bank clients with a Discovery Miles Account
- Discovery Miles donations.

Spend in the Vitality Mall

You can spend the Discovery Miles you've earned on Vitality Active Rewards in the Vitality Mall using the Discovery app.

There are various reward categories to choose from, including:

- Coffee and entertainment
- Smoothies, snacks and masks
- Gaming, sanitiser and donations
- Everyday shopping and donations
- Shopping spoils.

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.

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

Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply.

We update our rewards and reward partners regularly. Please check the Discovery website and app to see the latest rewards. Please see the [Vitality Active Rewards benefit guide](#) for more details.

Spend Discovery Miles at online partners

You can shop for popular products through our online partner network and choose to use your Discovery Miles when making a purchase. You can choose to use Discovery Miles for the full purchase or in part, where you settle the remaining balance with your Discovery Bank debit or credit card. Partners accept Discovery Miles at an exchange rate of 10 Discovery Miles for every R1. Your up to 20% saving will be automatically applied to the rand amount on checkout. This excludes Discovery Miles spent at online travel partners.

The product delivery or any other related queries concerning the product purchased will be the partner store's responsibility. Discovery Vitality and Discovery Bank will be responsible for the administration of the Discovery Miles earned and redeemed.

A minimum Discovery Miles redemption fee applies for purchases. This varies between different partner stores and you can find the details in the partners' terms and conditions. You can use your Discovery Miles to shop online at the following partners*:

- Action Gear
- Bay One
- bidorbuy
- Cape Union Mart
- Coricraft
- Dial-a-Bed
- Daddy's Deals
- Dis-Chem
- Forever New
- Frasers
- HealthSpas.co.za
- Hirsch's
- HP Shop
- Hush Puppies
- Incredible Connection
- iStore
- Keedo
- loot.co.za
- NetFlorist
- Old Khaki
- One Day Only
- Outdoor Warehouse
- Pandora
- Poetry
- Sportsmans Warehouse
- Surf Emporium
- takealot.com
- The Golfers Club
- The Pro ShopYuppiechef
- Zando

**The above partners can change at any time.*

To spend Discovery Miles through our online partners:

- Select **Discovery Miles** from the partner's list of payment options.
- Log in using your Discovery login details.
- Enter the one-time password (OTP) sent to your cellphone number or email address.
- Enter the rand amount you wish to spend. Your up to 20% saving will automatically be applied to this amount.
- You can choose to pay the entire amount or only part of the amount using Discovery Miles, and the remainder with your Discovery Bank debit or credit card.

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.

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

Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply.

Note that some of our online partners, for example takealot.com, may only accept Discovery Miles as a form of payment through their desktop web stores, and not through their mobile web and app-based stores.

Spend Discovery Miles at in-store partners

You can use your Discovery Miles to make real-time purchases in-store at our extensive retail partner stores through the Discovery Bank apps. There is a minimum transaction amount of 200 Discovery Miles for a purchase. Partners accept Discovery Miles at an exchange rate of 10 Discovery Miles for every R1 spent. Your up to 20% saving when spending Discovery Miles will be applied automatically when generating vouchers for in-store use in your Discovery Bank app.

You can use your Discovery Miles to shop in-store* at:

- @home
- Babies R Us
- Cape Union Mart
- Clicks
- Discovery Store
- Dis-Chem
- Hirsch's
- Incredible Connection
- iStore
- Kauai
- Keedo
- Nando's
- Old Khaki
- Outdoor Warehouse
- Pick n Pay
- Poetry
- Sportsmans Warehouse
- Sunglass Hut
- The Golfers Club
- The Pro Shop
- Totalsports
- Toys R Us
- Toy Kingdom
- Tread+Miller
- vida e caffè
- WeFix

**The above partners can change at any time.*

Note that Discovery Vitality and Discovery Bank will not refund you for any data cost that you incur when using the Discovery, Discovery Bank or partner apps.

To spend Discovery Miles through our in-store partners:

- Log in to the Discovery Bank app.
- Choose your **Discovery Miles Account**.
- Tap **Spend**.
- Tap **Pay In-store**.
- Enter the rand amount you wish to spend. Your up to 20% saving will automatically be applied to this amount.
- Tap **Generate voucher**.
- Show your voucher in-store to the cashier to redeem it.

Note that your in-store vouchers will be valid for three hours. In-store vouchers may be used for multiple purchases and at multiple partners during the voucher validity period. You do not need to use the full value of an in-store voucher before it expires, as any unused Discovery Miles at the end of the three-hour voucher-validity period will still be available to you for future use.

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.

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

Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply.

Spend Discovery Miles on travel

World Leisure Holidays, Royal Caribbean International and Contiki

Clients with a Discovery Bank Transaction Account, Discovery Bank Card Account or Discovery Bank Suite, with their account in good standing, can use this benefit.

You must redeem at least 5 000 Discovery Miles (10 Discovery Miles = R1) for each booking you make using your Discovery Bank debit or credit card. The maximum value of Discovery Miles you can redeem is the total value of the booking minus any amount you receive back in Discovery Miles. You must use your Discovery Bank debit or credit card to pay for the travel bookings.

kulula.com (through Vitality)

Discovery Vitality members who have a qualifying Discovery Bank debit or credit card can use their travel saving and spend their Discovery Miles (10 Discovery Miles = R1) on:

- Local and international flights
- Local accommodation bookings with kulula.com.

However, the qualifying Discovery Bank debit or credit card must be in good standing.

Please see the specific benefit guides for more details, including booking instructions for the above benefits.

Travelstart and SafariNow

You can spend your Discovery Miles on more flights, accommodation and car-hire options through our new travel partners, Travelstart and SafariNow.

Here's how to spend at Travelstart and SafariNow:

- Use the search bar to find a flight.
- Select **Pay with Discovery Miles** on the payment page.
- You will be redirected to a secure Discovery Miles page, operated by PayU.
- Log in with your Discovery Miles username and password.
- Enter the one-time password (OTP) sent to your phone.
- When prompted, select the amount of Discovery Miles to pay for your purchase. A rate of 10 Discovery Miles for every R1 applies.
- You can choose to pay in full or in part with your Discovery Miles.
- Once you confirm payment, you will receive a website notification and SMS confirming your purchase.
- Check your inbox for your e-ticket.

Read the [Discovery Miles and Travelstart terms and conditions](#). Travelstart and SafariNow terms and conditions apply, including the cancellation and refund policies.

Convert your Discovery Miles to partner travel rewards

British Airways Executive Club members can convert their Discovery Miles to Avios on the Discovery Bank app:

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.

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

Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply.

- Log in to the Discovery Bank app.
- Choose your **Discover Miles Account**.
- Tap **Spend**.
- Tap **Convert**.
- Select **Avios Miles** from the list of loyalty partners.
- Add a new Avios beneficiary by scrolling down and selecting **Add new beneficiary**.
- Enter your first name, surname and British Airways Executive Club membership number and tap **Save**.
- Add a reference for yourself and the beneficiary.
- Enter the Discovery Miles amount that you want to convert into Avios. There is no minimum amount.
- Select **Next** and tap **Confirm**.

Qualifying criteria for converting your Discovery Miles to Avios

- Only primary Discovery Bank accountholders qualify for the Discovery Miles to Avios conversion benefit.
- For every 1 Discovery Mile, cardholders can get 1 Avios point on conversion.
- Discovery Bank clients may convert Discovery Miles to Avios and have them allocated into their own or someone else's British Airways Executive Club account. Clients must ensure that they provide the correct membership number and names and that these match the account details registered.

The newly converted rewards will show up in the partner programme's rewards balance. We cannot reverse the conversion. You cannot convert existing Avios into Discovery Miles.

Spend Discovery Miles on prepaid products and services

Save up to 20% when you pay for your [prepaid products and services](#), such as airtime, data, SMS bundles, water and electricity, using your Discovery Miles through the Discovery Bank app.

Here's how to buy airtime, data and SMS bundles:

- Log in to the Discovery Bank app.
- Tap **Transact** at the bottom of the app screen and select **Purchase**.
- Select **Airtime, Data and SMS**.
- Choose to redeem from your **Discovery Miles Account** to get your exclusive discount and then select **Please select a recipient**.
- Tap **Add new recipient** to add a new number, or select a name on the list that you've added already.
- Use the drop-down menu to choose a service provider.
- Tap on **Service** and choose, for example, **Airtime**.
- Enter the rand amount you want to spend. Your up to 20% saving will automatically be applied to this amount.
- Select **Purchase** to complete the transaction.

Here's how to buy prepaid water and electricity:

- Log in to the Discovery Bank app.
- Tap **Transact** at the bottom of the app screen and select **Purchase**.

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.

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

Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply.

- Select **Water and Electricity**.
- Choose to redeem from your **Discovery Miles Account** to get your exclusive discount and then select **Please select a recipient**.
- Tap **Add new recipient** to add a new meter, or select the meter details on the list that you've added already.
- Tap on **Product** and select the voucher amount you want to redeem. To add a different amount, select **Own amount** and enter the amount. Your up to 20% saving will automatically be applied to this amount.
- Select **Purchase** to complete the transaction.

What you need to know:

- To qualify for the up to 20% discount, you must pay with available Discovery Miles from your Discovery Miles Account.
- A conversion rate of 10 Discovery Miles for every R1 applies. The up to 20% discount is applied to this rate when selecting your Discovery Miles Account to pay. For example, if you purchase R100 airtime, you will pay 800 Discovery Miles, which is equal to R80.
- Once a purchase is complete, we cannot reverse it.
- Discovery Bank credit cardholders earn Discovery Miles for airtime, data, SMS bundles or prepaid water and electricity purchases when using their credit card account. You do not earn Discovery Miles on purchases you make using a Discovery Bank Transaction Account, savings account or Discovery Miles Account.
- You do not earn Vitality Money points for airtime, data, SMS bundles or prepaid water and electricity purchases.
- You can use your Discovery Miles or cash to purchase, but not a combination of both.
- You can only purchase airtime, data and SMS bundles for registered South African cellphone numbers.
- The cost of the purchase depends on the product you choose, this is airtime, data or SMS bundle, as well as the network provider's cost for that product.
- You can manage your payment limits using the banking app by going to the **More** menu and choosing **Channel limits**.
- Ensure that your meter number is correct. We do not refund purchases for the incorrect meter number.
- Any outstanding fees or arrears on your municipal account may be deducted from the recharge amount you requested.

Limits, terms and conditions apply.

Monetise your Discovery Miles

You can now monetise your Discovery Miles. This means you can exchange them for cash by transferring them into your chosen Discovery Bank transaction, credit card or savings account. You can do this at any point whenever you have Discovery Miles available in your Discovery Miles Account. A rate of 10 Discovery Miles for every R1 applies. Once you monetise them, we cannot reverse the transaction. You cannot convert cash into Discovery Miles.

Example

Peter has 1 890 Discovery Miles available in his Discovery Miles Account. He wants to exchange his Discovery Miles for cash and transfer them into his Vitality Savings Account to help him achieve his

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.

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

Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply.

Vitality Money savings goal.

He can do the conversion on the Discovery Bank app by following these steps:

- Log in to the Discovery Bank app.
- Choose your **Discovery Miles Account**.
- Tap **Spend**.
- Tap **Monetise**.
- Select the **To** account.
- Enter the number of Discovery Miles to transfer. The converted rand amount will display.
- Add a reference.
- Select **Next** and **Confirm**.

He'll cash out an amount of 1 890 Discovery Miles at an exchange rate of 10 Discovery Miles to R1. This gives him R189, which will be immediately available in the account he deposited his Discovery Miles into.

Send them contacts who have a Discovery Miles Account

Using the Discovery Bank app, you can send your Discovery Miles to any of your contacts who have a Discovery Miles Account and Discovery Pay with Discovery Bank.

You can transfer your Discovery Miles by following these steps:

- Log in to the Discovery Bank app.
- Choose your **Discovery Miles Account**.
- Tap **Spend**.
- Tap **Send**.
- Select the contact to pay.
- Enter the amount of Discovery Miles to pay.
- Add a reference for yourself and the beneficiary.
- Select **Next** and **Confirm**.

The Discovery Miles you've transferred will be immediately available in the account you deposited into. We cannot reverse this transaction.

Online spend refund policy

Our partners' refund policies, which can be found on their websites, governs product refunds. We refund Discovery Miles whenever a partner processes a refund.

How the refund of payments works

- If you paid the full balance with Discovery Miles:
 - We will refund your Discovery Miles in line with the refund value. This applies to a single item or full-basket-value refunds.
- If you paid with Discovery Miles and your credit card:

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.

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

Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply.

- We refund the credit card payment first, up to the original value processed on the credit card.
- If the refund amount requested is more than the credit card payment made, we will refund the amount in Discovery Miles and into the Discovery Miles Account.
- If you used a combination of Discovery Miles Accounts, we will refund the value used from your account first and then we will divide the leftover amount equally between the remaining Discovery Miles Accounts.

Examples

Justin bought four CDs from loot.co.za at a total price of R150. He used 500 (R50) of his own Discovery Miles, 150 (R15) of his wife's Discovery Miles and 100 (R10) of his sister's Discovery Miles, as well as his Discovery Bank credit card, to buy the items. If Justin requests a refund from loot.co.za, the refund can occur in a number of ways:

- Refund A: Justin returned all four CDs to loot.co.za and, therefore, all the items in the basket. We will refund the amount spent with the Discovery Miles and credit card in full.
- Refund B: Justin returned one CD to loot.co.za. The CD cost R65 and was less than what was spent on the credit card payment. The refund will be on the credit card only.
- Refund C: Justin returned two CDs. The two items combined cost R100. We will refund the credit card payment and the Discovery Miles payment on his account.
- Refund D: Justin returned three CDs. The three items combined cost R136. We will refund the credit card payment, the Discovery Miles payment on his account, as well as the remainder of the refund divided between the two additional Discovery Miles Accounts. In the case of decimal values, the amounts will be rounded up.

In-store refund policy

In-store purchases made with Discovery Miles that are returned will not be refunded in Discovery Miles but will instead be refunded in in-store credits or vouchers.

Please see the [Vitality Active Rewards benefit guide](#) for the individual partner store refund policies.

Discovery Miles expiry

Discovery Miles expire after five years from the date that you earn them. If you don't use your Discovery Miles before they expire, you'll lose them.

Moving to Discovery Bank from the previous Discovery Card

You'll keep the Discovery Miles you've earned up to the date of your move under the following conditions:

- You are the main account holder of an active Discovery Card that was first issued before the launch of Discovery Bank
- You move to a qualifying Discovery Bank account that's listed under the *Who can earn Discovery Miles from Discovery Bank* section.

In such a case, you will still be eligible to receive your Discovery Miles for your spend on your previous Discovery Card.

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.

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

Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply.

The rules that apply to your previous product will apply for all transactions until you activate the Discovery Bank credit card linked to your new Discovery Bank account. Your Vitality Health status at the time of your last statement for your previous Discovery Card determines your Discovery Miles Multiplier benefit level. You can see this in your Discovery Miles Account on the Discovery Bank app with the description, **Backdated Discovery Miles From Old Card**.

You will also receive a pro-rata (partial) refund if we collected your previous Discovery Miles annual linkage fee in the last 12 months. You will not receive a refund if you have received another Discovery Miles fee refund in the last 12 months.

The refund will be proportionate to the number of days you had left until your next annual linkage fee was due. You get the refund in Discovery Miles at an exchange rate of 10 Discovery Miles to R1. You can see this in your Discovery Miles Account on the Discovery Bank app with the description, **Discovery Miles Fee Refund From Old Card**.

We transfer both amounts into your Discovery Miles Account within seven days after your new Discovery Card activation, or one calendar month after your last statement date, whichever comes first. We round up the Discovery Miles you receive.

Example

Tlotlo is a client with a Discovery Platinum Card that was first issued before the launch of Discovery Bank and decides to move to a Discovery Bank Platinum Suite. She activated her new credit card on 16 August 2019. She received her last statement on 25 July 2019 and her annual Discovery Miles linkage fee was paid on 29 August 2018.

| Cardholder profile | |
|---|------------------|
| Total qualifying spend for 25 July 2019 to 16 August 2019 | R12 067.18 |
| Vitality Health status | Gold |
| Discovery Card type | Platinum |
| Retail partner spend | |
| Miles Multiplier partner spend | |
| Pick n Pay | R1 502.02 |
| BP | R1 594.94 |
| Nando's | R127 |
| Shell | R569.20 |
| vida e caffè | R597 |
| Total Discovery Miles Multiplier benefit partner spend | R4 390.16 |

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.

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

Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply.

| | |
|------------------------------------|-----------|
| Other spend | |
| Stores outside the partner network | R7 677.02 |

Step one

Calculating Discovery Miles earned

A) Calculate your Discovery Miles Multiplier benefit rewards

| Partner | Spend | 20% cap or Uber cap of R1 000 | Lesser of spend or 20% cap or Uber cap of R1 000 |
|--------------|------------------|-------------------------------|--|
| Pick n Pay | R1 502.02 | R2 413.43 | R1 502.02 |
| BP | R1 594.94 | R2 413.43 | R1 594.94 |
| Nando's | R127 | R2 413.43 | R127 |
| Shell | R569.20 | R2 413.43 | R569.20 |
| vida e caffè | R597 | R2 413.43 | R597 |
| Total | R4 390.16 | | R4 390.16 |

| | |
|---|------------------------------|
| Total Discovery Miles Multiplier benefit spend | R4 390.16 |
| Divide by the normal Discovery Miles earning rate | R15 |
| Multiply by the benefit rate | 5 |
| Discovery Miles earned from the benefit | 1 461 Discovery Miles |
| Discovery Platinum Card monthly Discovery Miles cap | 10 000 Discovery Miles |
| Remaining cap for the month | 8 537 Discovery Miles |

B) Calculate the base Discovery Miles

| | |
|--|-------------------|
| Total qualifying spend | R12 067.18 |
| Discovery Miles Multiplier benefit partner spend | R4 390.16 |
| Base Discovery Miles qualifying spend | R7 677.02 |
| Divide qualifying spend by normal earn rate | R15 |

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.

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

Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply.

| | |
|-----------------------------------|---------------------|
| Total base Discovery Miles earned | 512 Discovery Miles |
|-----------------------------------|---------------------|

Step two

Total award of Discovery Miles on 25 August 2019.

| | |
|--|-----------------------|
| Discovery Miles Multiplier benefit Discovery Miles | 1 461 Discovery Miles |
| Base Discovery Miles | 512 Discovery Miles |
| Total Discovery Miles earned | 1 973 Discovery Miles |

C) Calculate the Discovery linkage fee refund

| | |
|--|---------------------|
| Linkage fee paid on 29 August 2018 | R435.79 |
| Remaining days (16 August 2019 to 29 August 2019) | 14 |
| Discovery Miles linkage fee refund | R16.72 |
| Discovery Miles linkage fee refund awarded in Discovery Miles, which were allocated on 25 August 2019. | 167 Discovery Miles |

Closing your Discovery Bank accounts

If you close your qualifying Discovery Bank account, you'll no longer qualify to earn Discovery Miles from Discovery Bank. If you close all your Discovery Bank accounts, then your Discovery Miles Account closes, and your Discovery Miles no longer accumulate in this account. Before you close your Discovery Bank account, you have the option to exchange your Discovery Miles for cash, this is done in the Discovery Bank app. If this is not done, you will forfeit your total Discovery Miles balance when you close your account. If you have an active Vitality Health policy, these Discovery Miles will not be transferred to your Vitality Active Rewards Discovery Miles balance.

Ownership of and changes to Discovery Miles

Discovery Miles are issued and administrated by Discovery Vitality (Pty) Limited, who can:

- Decline, issue or withdraw Discovery Miles
- Change these terms and conditions
- Change when you can and cannot earn Discovery Miles.

Discovery Bank will give you notice before any changes occur to the Discovery Miles benefit.

Contact us if you need help

If you have any questions or if you need help using Discovery Miles, call 0800 07 96 97 or visit www.discovery.co.za.

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.

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

Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply.

When you use this benefit, you agree that Discovery Bank and Discovery Vitality, may share your payment and personal information to administer the benefit effectively. View our [Privacy Statement](#).

You also agree that Discovery Bank and Discovery Vitality can use your email address that is on record to send all legal communication. It is your responsibility to make sure your contact details are fully updated with Discovery. You can view and edit these details by logging in to discovery.co.za.

18 February 2021

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.

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

Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply.