



DISCOVERY MILES

Our rewards currency that's
more valuable than cash

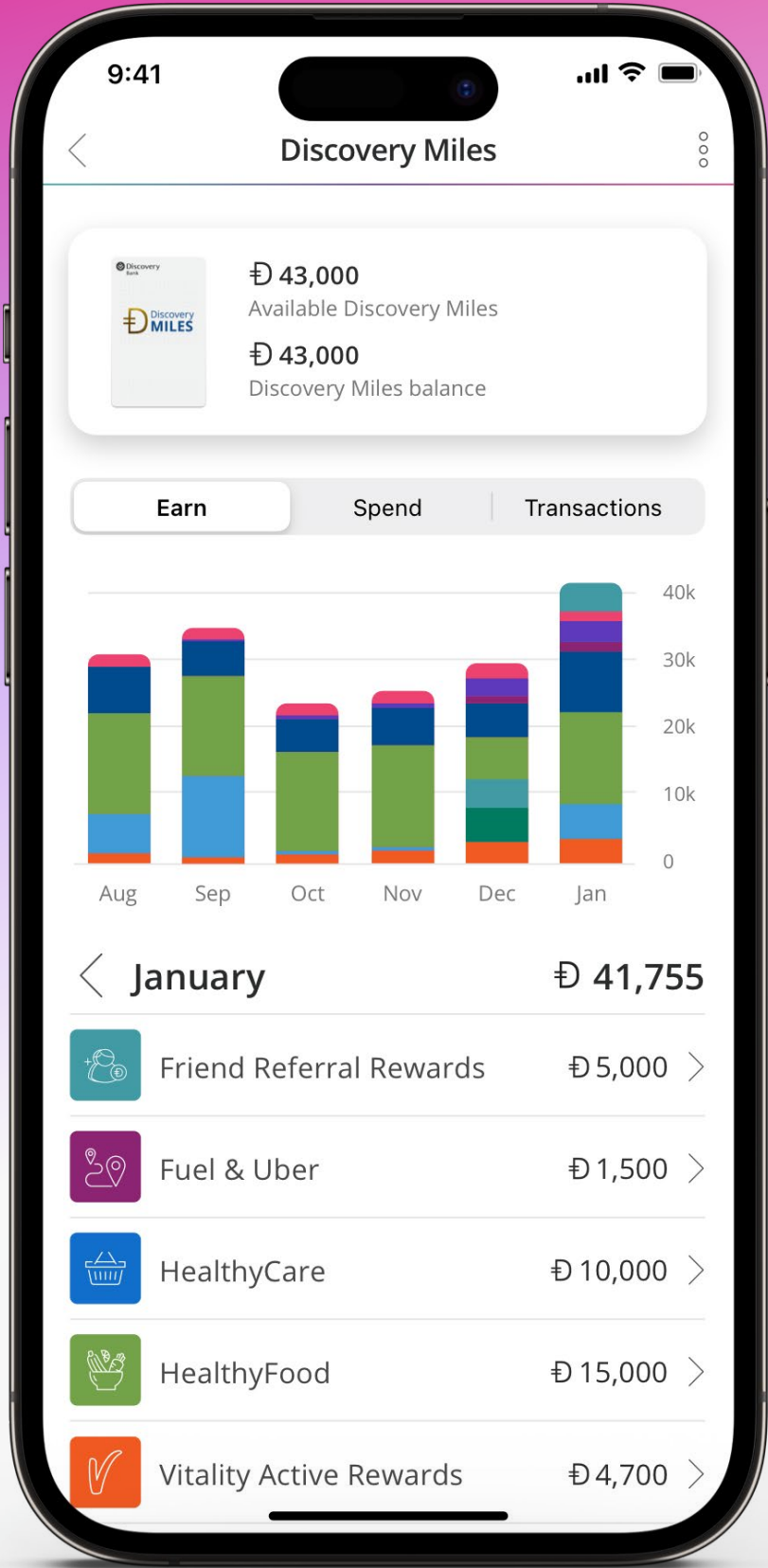
Discovery Miles is Discovery's rewards currency, which you can earn by getting healthier, driving well and spending responsibly. Discovery Miles are more versatile – and more valuable than cash – with more ways to earn and spend them than ever before.



How to earn **Discovery Miles**

Earn thousands of **Discovery Miles** every week:

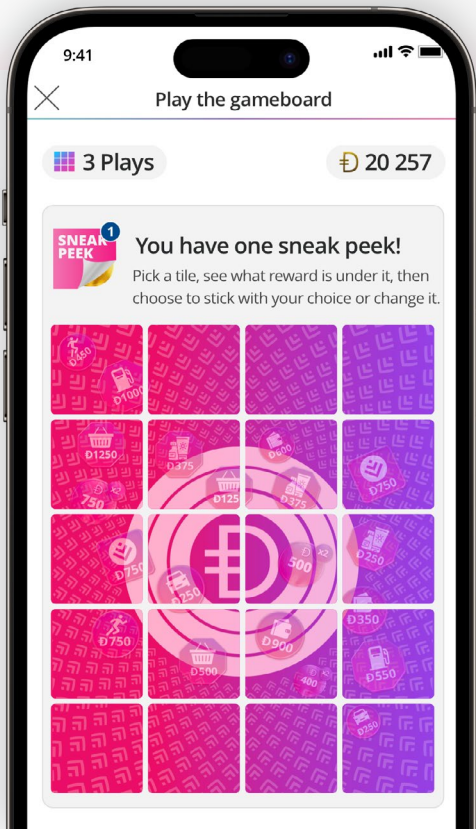
Achieve your goals and play your weekly gameboard, plus earn **Discovery Miles** on your **HealthyFood**, **HealthyCare** and **HealthyBaby** purchases, your fuel spend and Uber rides, your purchases at our home partners and so much more!



01

Achieve your **Vitality Active Rewards** goals and play the gameboard

Play your gameboard on Rewards Wednesday for the chance to **reveal thousands of **Discovery Miles** every week.**



02

Get your dynamic lifestyle rewards in **Discovery Miles**

Get up to 75% back in **Discovery Miles** on qualifying spend when you buy healthy groceries with **HealthyFood**, up to 50% back on personal care items with **HealthyCare**, and up to 50% back on baby essentials with **HealthyBaby**.



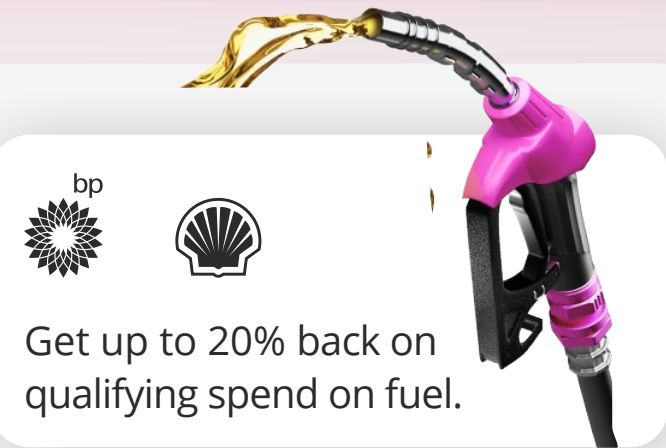
PLUS, many of your Vitality Health rewards are awarded in **Discovery Miles**, once you activate Vitality Money.

03

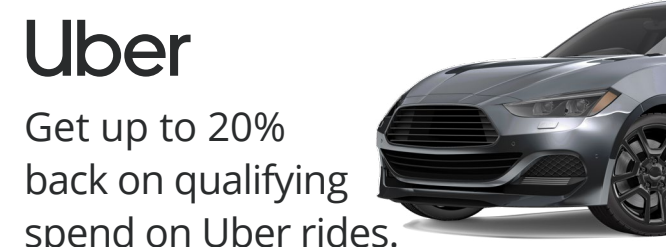
Get rewarded on fuel spend and Uber rides

Earn up to 20% back in **Discovery Miles** on qualifying purchases with your Discovery Bank credit card when you fill up at bp and select Shell service stations, or when you ride with Uber.

PLUS, get an additional up to 50% back in **Discovery Miles** on fuel spend with Vitality Drive.



Get up to 20% back on qualifying spend on fuel.



Uber
Get up to 20% back on qualifying spend on Uber rides.

04

Get rewarded for spending at our home partner network

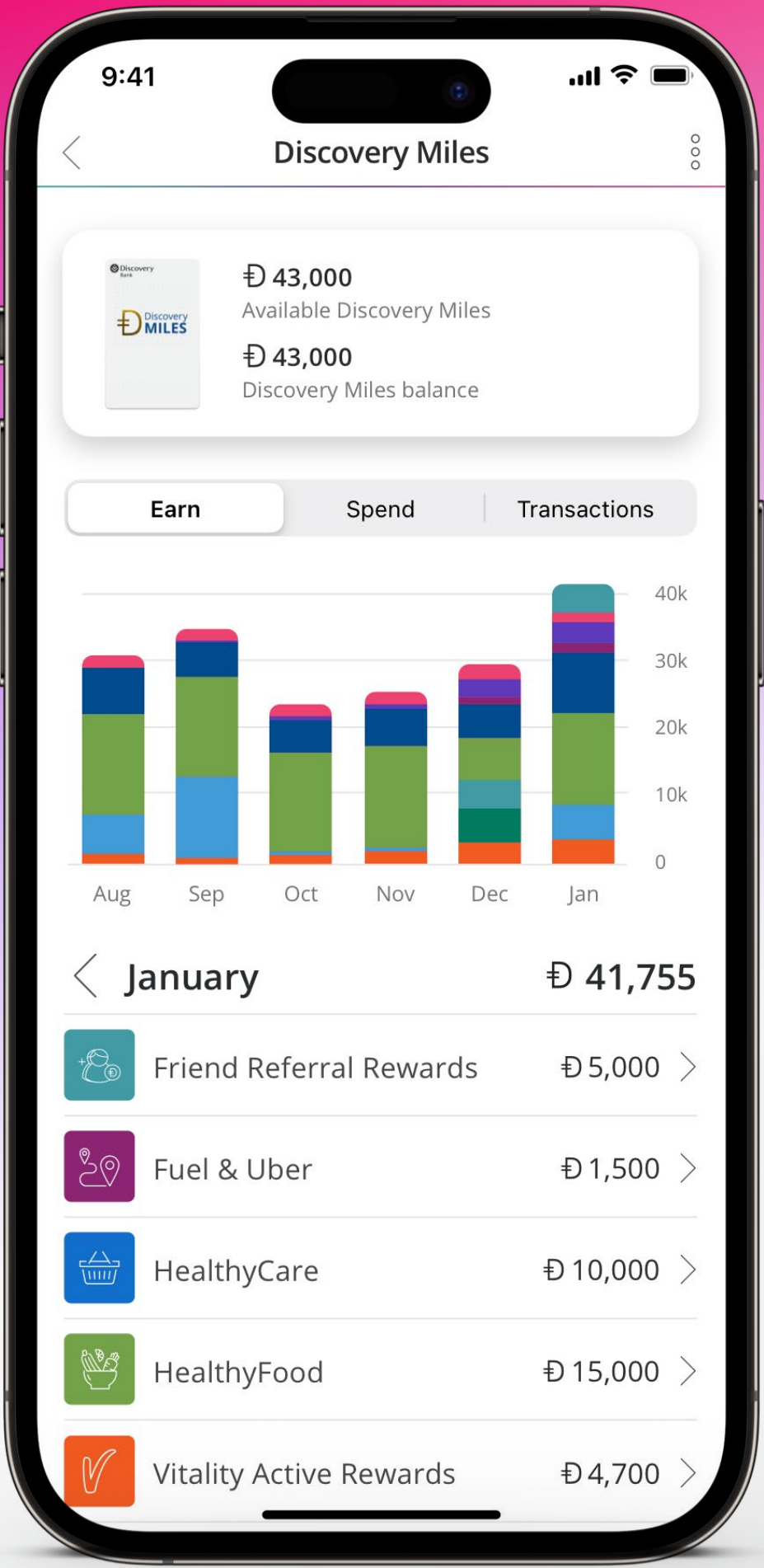
Furnish and decorate your home with up to 15% back in **Discovery Miles** on all purchases at all our home partners, both in-store and online.



PLUS, as a special offer¹ your rewards double to up to 30% back with a Discovery Bank Home Loan.

¹ If you have a Discovery Bank Home Loan, as the main applicant your reward will be doubled to up to 30% back. This offer is valid for six months from the date an attorney is assigned to home loan applications submitted by 31 December 2025. Base **Discovery Miles** earn is not applicable at home partner network stores.

How to earn **Discovery Miles**



05

Refer your friends and family to Discovery Bank

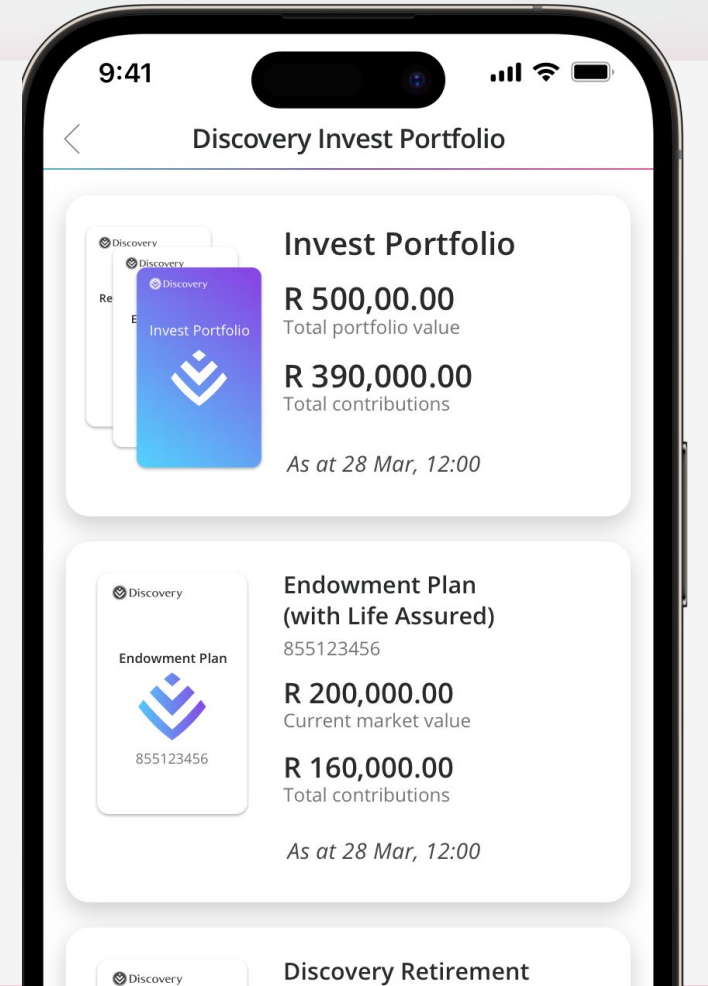
With Friend Referral Rewards you'll earn up to ₪5,000 for every friend that signs up with a qualifying product. Plus, they'll earn up to ₪5,000 too!



06

Invest with Discovery

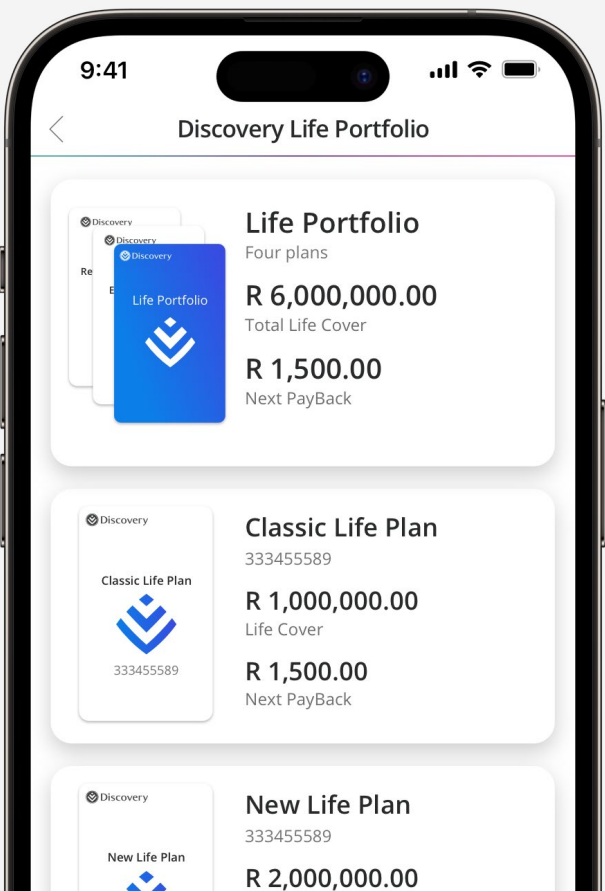
You will be eligible to be awarded up to ₪1 through Vitality for every R20 invested if you take out a Discovery PrimeFlex¹.



07

Earn on debit orders for Discovery Life Bank Integrated policies

Earn up to 7.5% of your debit order for a Discovery Life Bank Integrated policy back in Discovery Miles every month when the debit order is paid from a qualifying Discovery Bank account².



08

Transact with Discovery Bank

Earn Discovery Miles on all eligible purchases made with your qualifying Discovery Bank virtual card.



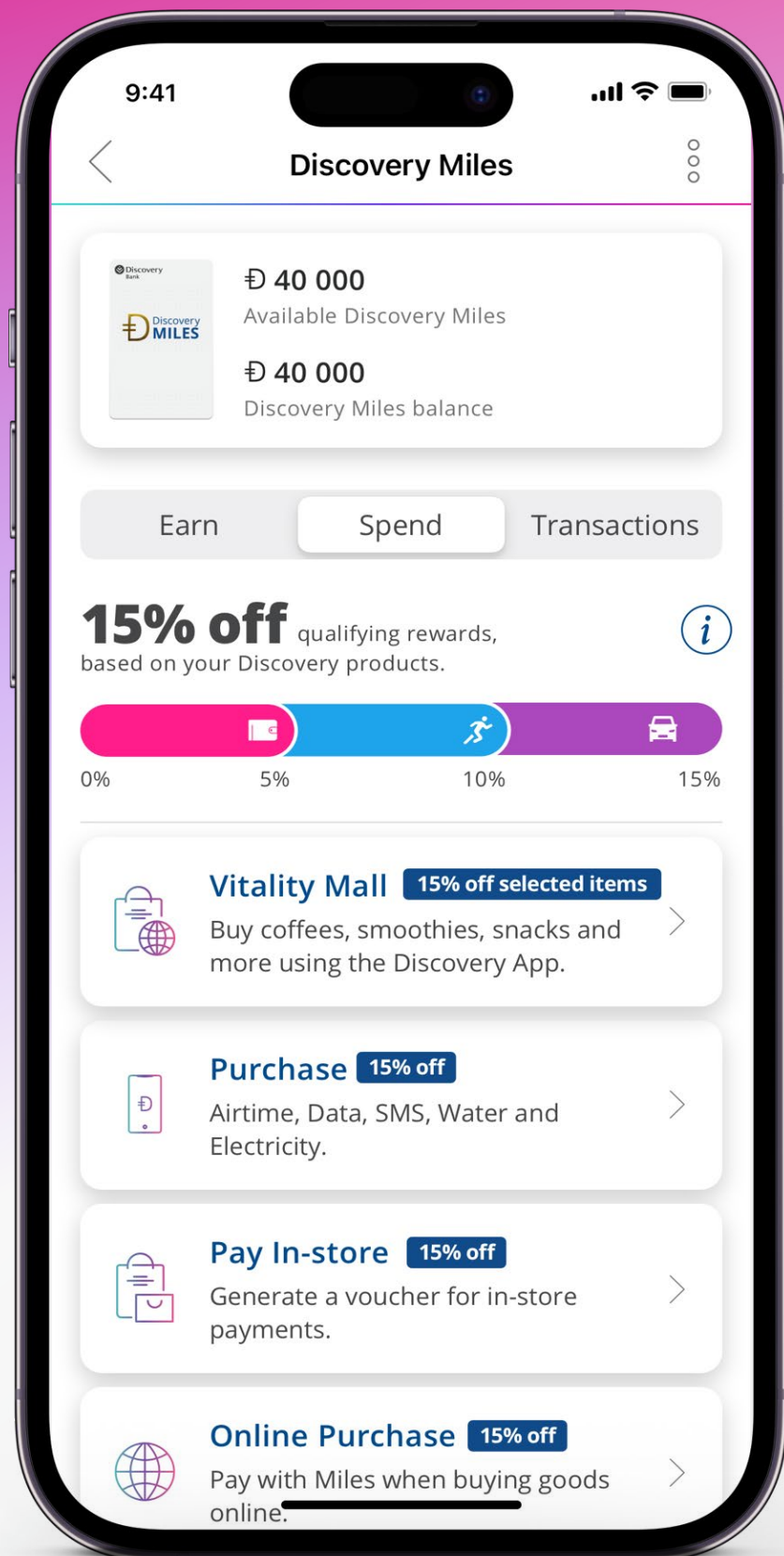
¹ Discovery Miles do not constitute a return on your investment and are independent from any interest you may earn. You will be eligible for the Discovery Miles awards for as long as you remain invested with PrimeFlex in qualifying funds. The Discovery Miles that you are eligible to be awarded may be adjusted for any withdrawals that may have occurred throughout the course of your investment. The figures are shown for illustrative purposes based on current guidelines and are subject to change at Discovery's discretion, subject to notice. No values are guaranteed and actual benefits might be different from the figures shown.

² Discovery Miles will be paid to the Discovery Bank client whose account the Bank Integrated Discovery Life plan monthly debit order is processed from.

How to spend **Discovery Miles**

Discovery Miles are more valuable than cash:

Save up to 15% when you spend Discovery Miles in the Vitality Mall, at our online and in-store partners, on prepaid products and services and digital vouchers.



01 Spend them on Vitality Active Rewards

Up to 15% OFF

Spend Discovery Miles on a range of exciting rewards in the Vitality Mall.



and many more...

02 Shop online and in-store

Up to 15% OFF

Spend Discovery Miles online and in-store at select partners using the Discovery Bank app.



and many more...

Spend them on

Up to 30% OFF

MILES **€-DAY**

As a Vitality Money member, get **double** your Discovery Miles discount for 24 hours on the 15th of every month. You can **get between 10% and 30% off** when you spend your Discovery Miles at our selected online and in-store retail partners.

03 Spend them on travel

Use Discovery Miles for flights, Vitality holiday accommodation, car hire bookings and holiday package bookings through Vitality Travel.



04 Spend them on prepaid products and services, and select digital vouchers

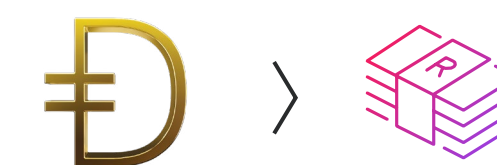
Up to 15% OFF

Purchase airtime, data and SMS bundles, as well as prepaid water and electricity on the Discovery Bank app. Plus, get up to 15% off select digital vouchers.



05 Monetise them or send them to your mobile contacts

Exchange Discovery Miles for cash, paid straight into a Discovery Bank account. You can also send them to any of your contacts who have a Discovery Miles Account with Discovery Bank.



Your account needs to be in [good standing](#) to access the above benefits. Limits, terms and conditions apply.

How to earn **Discovery Miles**

How to earn Discovery Miles

01 Achieve your Vitality Active Rewards goals

02 Get your dynamic lifestyle rewards in Discovery Miles

03 Get rewarded on fuel spend and Uber rides

04 Get reward for spending at our home partner network

05 Refer your friends and family to Discovery Bank

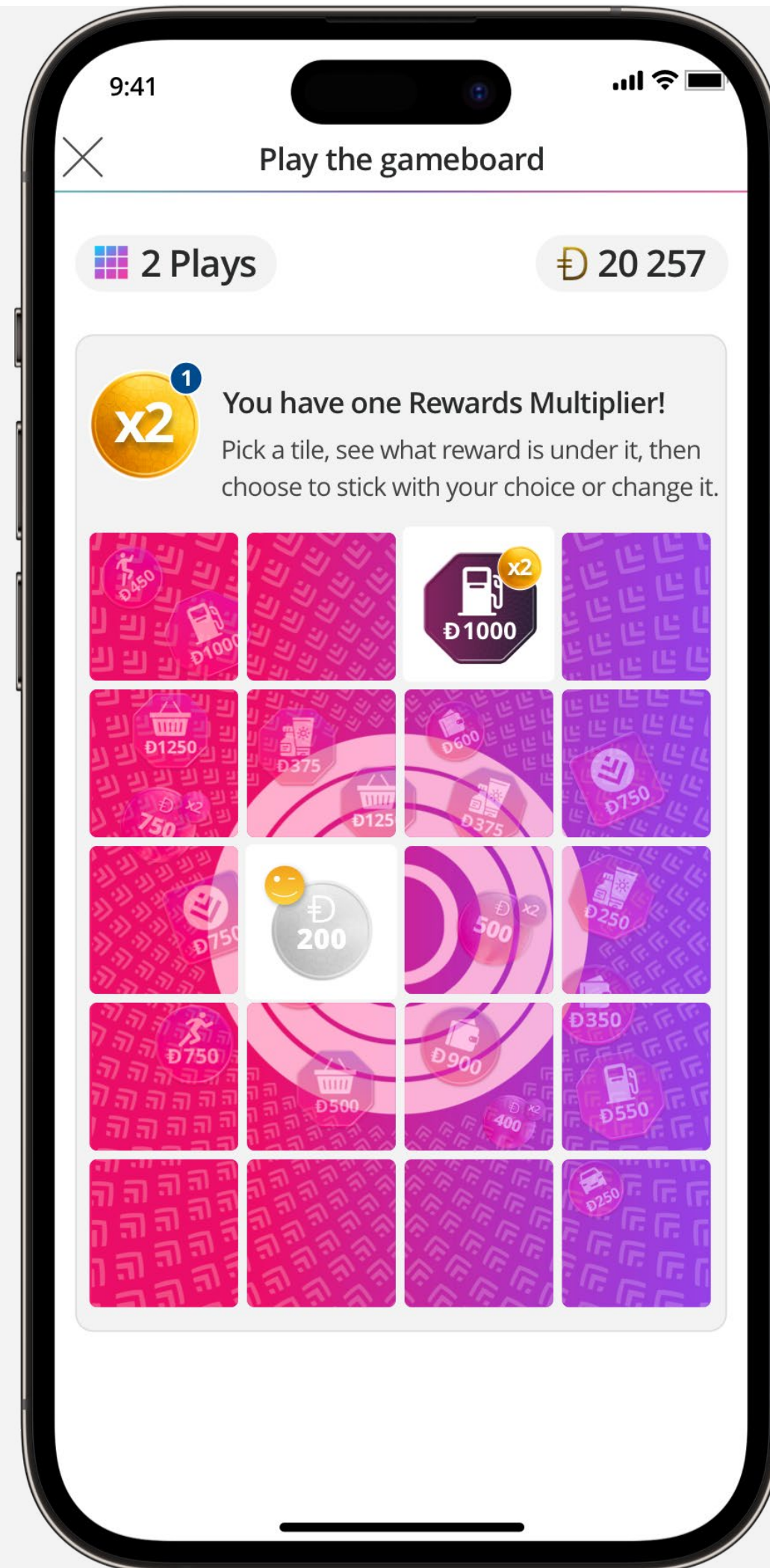
06 Invest with Discovery

07 Earn on debit orders for Discovery Life Bank Integrated policies

08 Transact with Discovery Bank

ACHIEVE YOUR VITALITY ACTIVE REWARDS GOALS

Earn thousands of Discovery Miles every week with Vitality Active Rewards. Vitality Active Rewards is more personalised and rewarding than ever before, giving you more ways to earn Discovery Miles based on your own goals, products and spend. Achieve your weekly Exercise, Drive and Spend goals to earn a gameboard play on Rewards Wednesday for the chance to reveal thousands of Discovery Miles.



Personalised gameboard tiles

Your goals

Achieve your weekly Spend, Exercise or Drive goal to unlock Activity tiles of up to **₪1,500**.



Your products

Unlock the Discovery tile of up to **₪750** based on how many Discovery products you have.



Your spend

Spend at our grocery, pharmacy and fuel partners to unlock the Partner Spend tiles of up to **₪1,500** to earn your largest weekly transactions back.



Active X Rewards

Rewards Multiplier

Earn a Rewards Multiplier when you achieve Exercise goal streaks. Redeem it to **double your Discovery Miles of the first tile you reveal** on Rewards Wednesday.



Sneak Peek

Achieve double your weekly Exercise or Spend goal or have a perfect driving week and **get a Sneak Peek at a tile** on your gameboard.



EARN
DISCOVERY
MILES

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GET YOUR DYNAMIC LIFESTYLE REWARDS IN DISCOVERY MILES



You get up to 75% back in Discovery Miles on qualifying spend on healthy items from your primary HealthyFood partner. You can get up to 50% back in Discovery Miles on healthy items from HealthyCare and HealthyBaby primary partners. As a Vitality Health member, you can also earn 10% back on the secondary partner.



As a Vitality Health member, you can boost your existing HealthyFood earn rate by an additional up to 50%, and HealthyCare and HealthyBaby earn rate by up to 25% with Discovery Bank and Vitality Money.



As a qualifying Discovery Bank client, many of your Vitality rewards will be awarded in Discovery Miles. This applies to your rewards earned from both the Vitality Health and Vitality Money programmes.

EARN
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Vitality boosted rewards with Vitality Health and Vitality Money

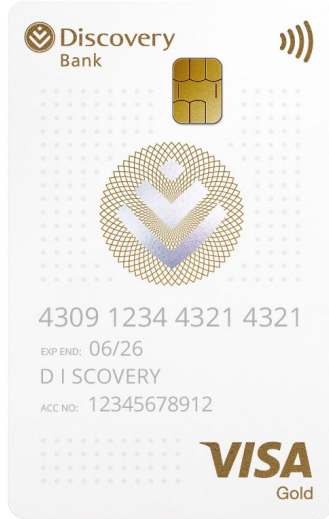
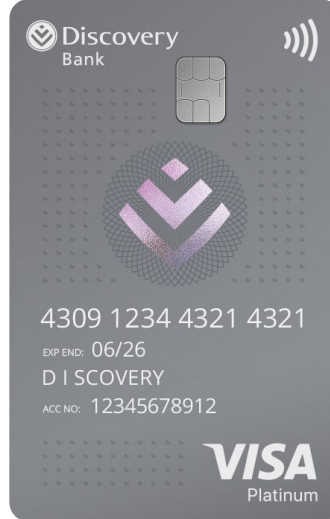
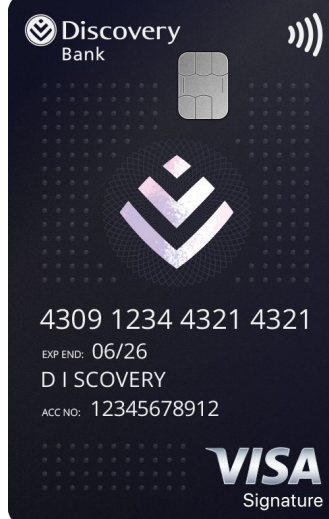
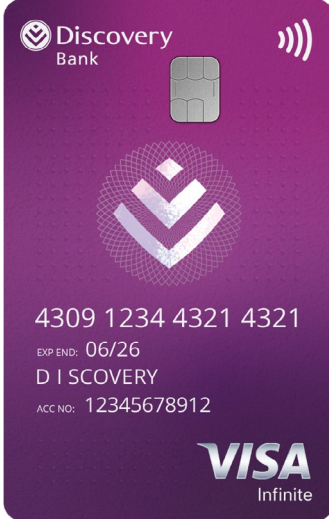


VITALITY HEALTH	VITALITY MONEY	
<p>Activate each benefit, do a Vitality Health Check, and find out your Vitality Age online.</p>	<p>Boost your rewards with Vitality Money based on your qualifying Discovery Bank product, Vitality Money status, and qualifying monthly Discovery Bank credit card spend.</p>	
<p>HealthyFood/HealthyCare/HealthyBaby</p> <p>Up to 25%</p>	<p>HealthyCare/HealthyBaby</p> <p>Up to 50%</p>	<p>HealthyFood</p> <p>Up to 75%</p>
<p>See guides on www.discovery.co.za for individual benefit earn rules.</p>		

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GET YOUR DYNAMIC LIFESTYLE REWARDS IN DISCOVERY MILES

HealthyLiving earn rates (up to % earned in Discovery Miles)					
Vitality Money status					
HealthyFood	Diamond	40%	50%	50%	75%
	Gold	36%	43.5%	43.5%	62.5%
	Silver	34%	40%	40%	55%
	Bronze	31%	35%	37.5%	50%
	Blue	30%	32%	33%	39%
HealthyCare & HealthyBaby	Diamond	40%	50%	50%	50%
	Gold	36%	43.5%	43.5%	43.5%
	Silver	34%	40%	40%	40%
	Bronze	31%	35%	37.5%	37.5%
	Blue	30%	32%	33%	35%

Rewards through Vitality Money are limited to monthly spend for each eligible accountholder on qualifying goods of R2,500 on HealthyFood, R2,000 on HealthyCare, and R2,000 on HealthyBaby. Rewards through Vitality Health are limited to monthly spend for a single adult policy on qualifying goods of R2,500 on HealthyFood, R2,000 on HealthyCare, and R2,000 on HealthyBaby, and for two adults or more on qualifying goods of R5,000 on HealthyFood, R4,000 on HealthyCare, and R4,000 on HealthyBaby. Displayed earn rates indicate 'up to' earn rates based on combination of card colour, Vitality Money status, and general qualifying monthly Discovery Bank credit card spend, and maximum Vitality Health HealthyLiving rewards of up to 25%. Discovery Bank Gold Card Account does not include any HealthyCare or HealthyBaby rewards. Visit www.discovery.co.za for specific benefit terms and conditions.

EARN
DISCOVERY
MILES

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GET REWARDED ON FUEL SPEND AND UBER RIDES

- **You can earn Discovery Miles for good driving behaviour.** Discovery Bank clients with Vitality Money active can get up to 20% back in Discovery Miles on qualifying fuel spend at bp and Shell. Earn up to R2,000 each month when you pay for fuel using your Discovery Bank credit card. Plus, get up to 20% back on Uber rides.
- **Earn additional Discovery Miles with your Vitality Drive rewards.** If you also have Vitality Drive through Discovery Insure, you can get an additional up to 50% of your fuel spend back in Discovery Miles. Earn an extra up to R15,000 each month when you also swipe your Vitality Drive card at bp and Shell.
- **The fuel and Uber rewards from Vitality Money are limited to a maximum of R1,000** combined qualifying monthly spend on fuel and Uber rides for each qualifying Discovery Bank primary account holder.

Fuel spend

Get up to 20% back in Discovery Miles on qualifying spend on fuel at bp and select Shell service stations.



Uber

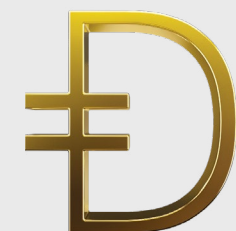
Get up to 20% back in Discovery Miles on qualifying spend on Uber rides.



EARN
DISCOVERY
MILES

Fuel and Uber Vitality Money earn rates (up to % earned in Discovery Miles)

Vitality Money status	Discovery Bank Gold Card	Discovery Bank Silver Card	Discovery Bank Black Card	Discovery Bank Platinum Card
Diamond	10%	15%	15%	20%
Gold	7.5%	11%	11%	15%
Silver	6%	9%	9%	12%
Bronze	4%	6%	7.5%	10%
Blue	3%	4%	5%	7%



Uber example: John has a Discovery Bank Black Card Account, is on Diamond Vitality Money status and has Vitality Drive. He books an Uber trip that usually costs R100. His Vitality Drive upfront discount of 25% is applied in the Uber app, reducing the cost to R75. He then receives R113 back from Vitality Money, which is 15% of the cost of the trip after the upfront discount ($R75 \times 15\% = R11.25 \times 10 = R113$)

Uber upfront discount and rewards available on Uber rides within South Africa only. Vitality Money fuel rewards awarded in Discovery Miles in addition to the up to 50% Vitality Drive reward. Vitality Money Uber rewards are awarded in Discovery Miles in addition to the up to 25% upfront discount through Vitality Drive. Displayed earn rates indicate 'up to' earn rates based on combination of card colour, Vitality Money status, and qualifying monthly Discovery Bank credit card spend. Visit www.discovery.co.za for specific benefit terms and conditions.

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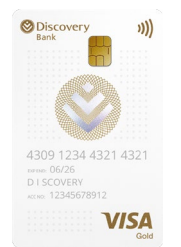
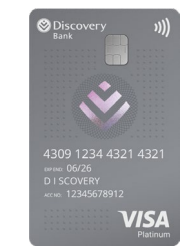
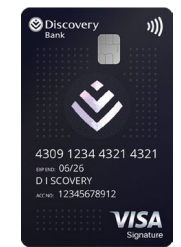
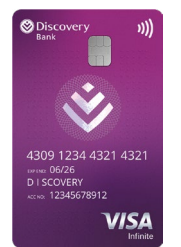
HOME PARTNER NETWORK



Plus, as a special offer², your rewards double to up to 30% back with a Discovery Bank Home Loan.

Discovery Miles home partner network earn rates

Your reward will be based on your Discovery Bank product, card used, Vitality Money status and average annual spend as at the end of the previous month. To earn at a higher rate, you need to pay with your virtual card. If you use your physical card or a physical card linked to a digital wallet, you'll earn at a lower rate.

Home partner network earn rates							
	 Transaction Account with or bundled fees Suite and Credit Card Account		 Transaction Account with bundled fees Suite and Credit Card Account		 Transaction Account with bundled fees Suite and Credit Card Account		 Suite
Physical card earn rate¹	3%	5%	3%	5%	3%	5%	5%
Maximum virtual card earn rate	Up to 10%	Up to 10%	Up to 12.5%	Up to 12.5%	Up to 15%	Up to 15%	Up to 15%



Clients on any colour Discovery Bank Transaction Account with pay-as-you-transact fees or the zero-monthly-fee Discovery Account earn at a flat rate of 3%.

¹ Vitality Money must be active and your annual average spend at the end of the previous month should be more than R2,500. There is a monthly partner spend threshold of R15,000 per partner, and a global spend threshold of R50,000 per month across all partners. Base Discovery Miles earn is not applicable at home partner network stores.

² If you have a Discovery Bank Home Loan, as the main applicant your reward will be doubled to up to 30% back. The offer is valid for six months from the date an attorney is assigned to home loan applications submitted by 31 December 2025. Visit www.discovery.co.za for specific benefit terms and conditions.

EARN
DISCOVERY
MILES

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REFER YOUR FRIENDS AND FAMILY TO DISCOVERY BANK



Earn up to R5,000 for EVERY friend that signs up

Introduce your friends to the Future of Banking today, and you'll be gifting them up to 5,000 Discovery Miles when they join. Plus, you'll earn up to 5,000 too!

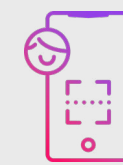
Invite your friends in just a few taps

Simply tap on Friend Referral Rewards in your banking app to share your unique referral code. It's as easy as 1, 2, 3, to GIVE and GET BACK.



STEP 01

Share your unique code with your friends through the Discovery Bank app.



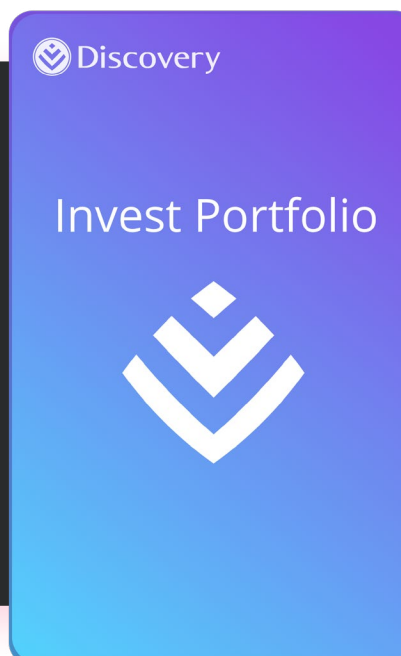
STEP 02

Have them sign up with a Discovery Bank Credit Card Account or Suite.



STEP 03

Both you and your friend will get up to 5,000 Discovery Miles.¹



INVEST WITH DISCOVERY

If you take out a Discovery PrimeFlex and are a member of Vitality Active Rewards, either through Vitality Health or Vitality Money, you will be eligible to be awarded R1 for every R20 initially invested after three months.² Every year after that, provided you are still a member of Vitality Active Rewards at the time, you will be eligible to be awarded additional Discovery Miles based on your Vitality Money status.

¹ The up to R5,000 Discovery Miles will be awarded to both you and your friend once they have made a qualifying transaction within 30 days of opening their account.

² Discovery Miles do not constitute a return on your investment and are independent from any interest you may earn. You will be eligible for the Discovery Miles awards for as long as you remain invested with PrimeFlex in qualifying funds. The Discovery Miles that you are eligible to be awarded may be adjusted for any withdrawals that may have occurred throughout the course of your investment. The figures are shown for illustrative purposes based on current guidelines and are subject to change at Discovery's discretion, subject to notice. No values are guaranteed and actual benefits might be different from the figures shown.

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EARN ON DEBIT ORDERS FOR DISCOVERY LIFE BANK INTEGRATED POLICIES

Get up to 7.5% of your Bank Integrated Discovery Life premiums back in Discovery Miles

Switch your Bank Integrated Discovery Life premium debit order to be paid from your Discovery Bank account and you can get up to 7.5% of your premiums paid back in Discovery Miles every month.

- The Discovery Miles you accumulate are called Life Integrator Miles.
- You get Life Integrator Miles based on your Discovery Bank product type, card colour, Vitality Money status, and qualifying credit card spend in the previous month.
- You can view your reward percentage in the Discovery Bank app, by scrolling through your rewards carousel.

How to get started

Log in to the Discovery Bank app.

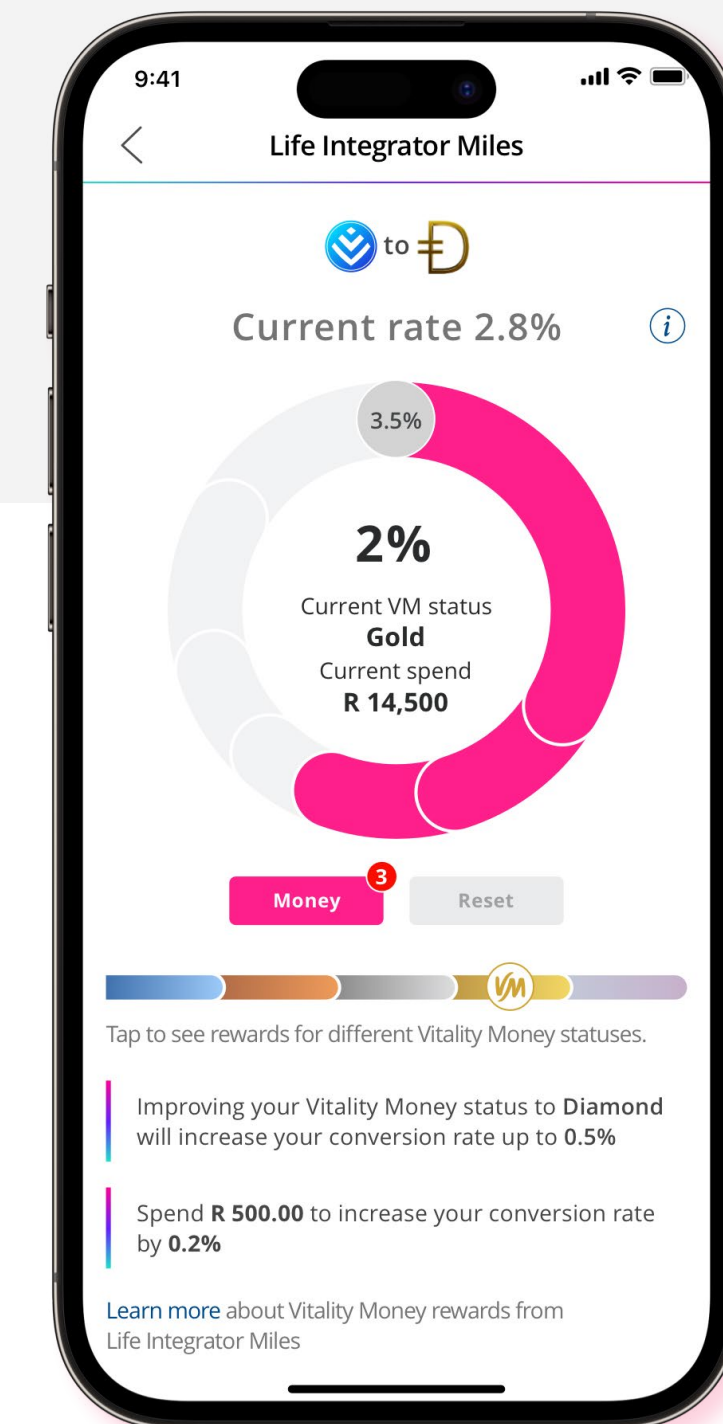
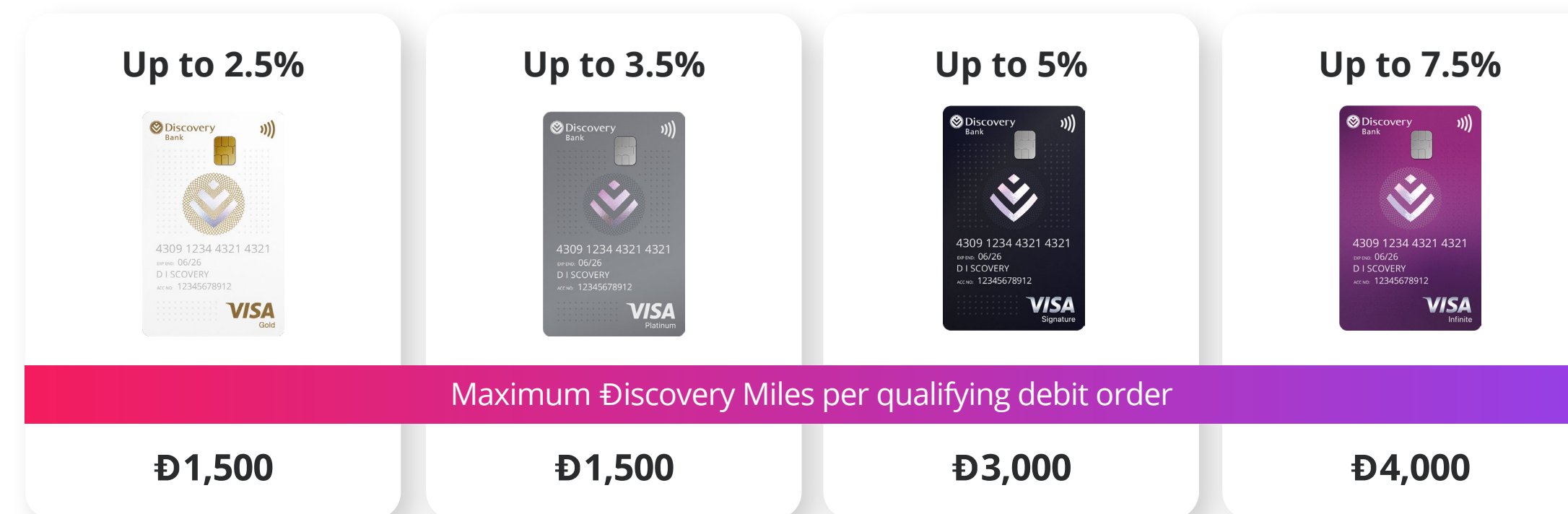


Tap More on the home screen and select Debit orders.



Tap Switch Discovery debit orders and follow the steps.

Percentage of premium back in Discovery Miles



Discovery Bank clients only receive a Life Integrator Miles payment if the reward calculated is greater than R100. Discovery Bank clients must pay for a Bank Integrated Life policy by debit order from their Discovery Bank account. They don't have to be the Discovery Life policyholder or life assured. Debit orders can be paid from a client's Discovery Bank transaction, credit card, or demand savings account. Clients can switch debit orders for their existing Discovery Life policies using the Discovery Bank app. Discovery Life policies held in another client's name must be switched manually through Discovery Life. Consolidated debit orders that cover multiple policies don't qualify and must be split into separate payments.

EARN
DISCOVERY
MILES

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TRANSACTION WITH DISCOVERY BANK

Spend using your qualifying Discovery Bank card

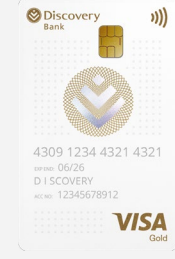
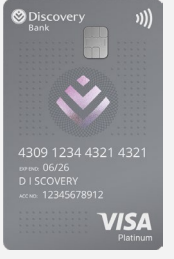
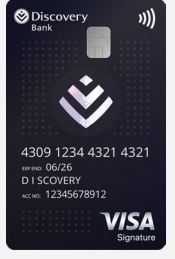
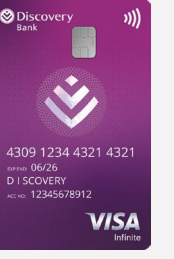
Earn additional Discovery Miles on eligible online and in-store purchases made using your qualifying Discovery Bank **virtual card**. Earn up to R1 for every R15 spent, based on your qualifying Discovery Bank product, Vitality Money status and card type used, up to a monthly spend threshold.

R15
spent

>
up to

R1
earned

Base earn rate on all qualifying online and in-store virtual card purchases (rands spent to earn 1 Discovery Mile)

Vitality Money status							
		Suite, Credit Card Account, or Transaction Account with bundled fees	Credit Card Account or Transaction Account with bundled fees	Platinum Suite	Credit Card Account or Transaction Account with bundled fees	Black Suite	Purple Suite
Below-threshold virtual card earn rate	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
Above-threshold virtual card earn rate	All statuses	R100	R100	R100	R100	R100	R100
Monthly virtual card spend threshold		R10,000	R15,000	R15,000	R25,000	R25,000	R30,000
Physical card earn rates	All statuses	R100	R100	R100	R100	R100	R100

Visit www.discovery.co.za for specific benefit terms and conditions. Purchases made using a physical card instead of a virtual card (even if linked to a digital wallet) will earn base Discovery Miles at a flat rate of R1 per R100. Once the monthly virtual card spend threshold has been reached on base spend, all additional spend earns Discovery Miles at the rate of R1 for every R100. Base Discovery Miles earn is not applicable at home partner network stores.

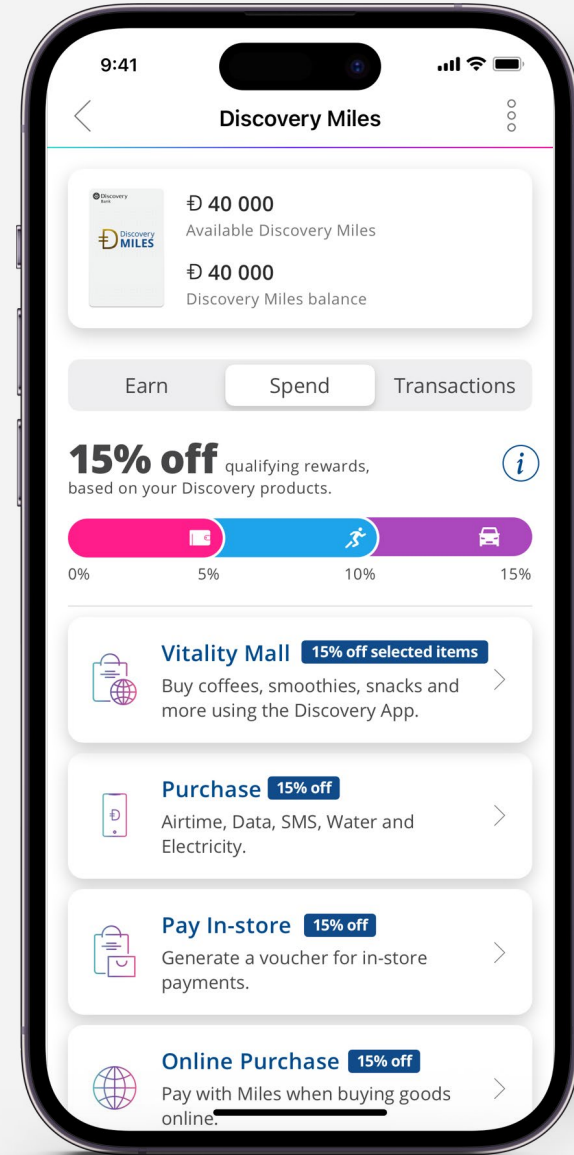
EARN
DISCOVERY
MILES

How to spend **Discovery Miles**

SPEND
DISCOVERY
MILES

How to spend Discovery Miles

- 01 Spend them in the Vitality Mall on Vitality Active Rewards
- 02 Shop online and in-store
- 03 Spend them on travel
- 04 Spend them on prepaid products and services
- 05 Monetise them or send them to your contacts

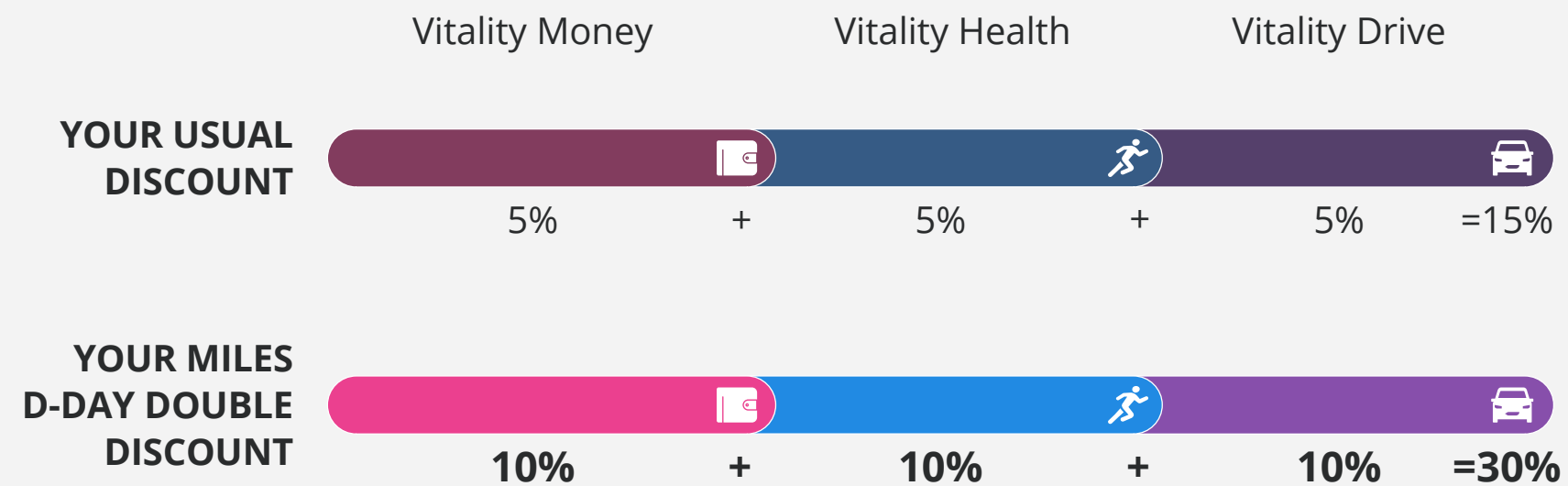


Up to
15% OFF

SAVE UP TO 15% WHEN SPENDING DISCOVERY MILES ON QUALIFYING PURCHASES

Discovery Miles are now more valuable than cash! **Save up to 15% when spending Discovery Miles** throughout the month in the Vitality Mall, in our in-store and online *partner network*, and when purchasing prepaid products and services in the Discovery Bank app.

You'll get a 5% discount for each Vitality programme you've activated.



The Miles D-Day promotion excludes the following purchases:

Discovery Miles used through travel partners. These include Vitality Travel through Discovery Bank and any of the Dream Destination benefits which include Contiki, Royal Caribbean Cruises and World Leisure Holidays. Discovery Miles purchases on the Vitality Mall with Vitality Active Rewards in the Discovery app. Discovery Miles used to purchase airtime, data, and SMS bundles and prepaid water and electricity in the Discovery Bank app. These purchases may still qualify for the everyday discount of between 5% and 15%.

Discovery Miles do not constitute currency or any other medium of exchange in circulation in South Africa.

Rewards are based on your engagement in Vitality programmes, Discovery products, and monthly qualifying card spend.

Discovery Bank, Auth FSP. Limits, terms and conditions apply.

Up to
30% OFF

15th OF EVERY MONTH
ONLINE ONLY



For 24 hours on the **15th of every month**, you can get between 10% and 30% off when you shop with your Discovery Miles at over 40 online and in-store retail partners.

SPEND
DISCOVERY
MILES

How to spend **Discovery Miles**

01 Spend them in the Vitality Mall on Vitality Active Rewards

02 Shop online and in-store

03 Spend them on travel

04 Spend them on prepaid products and services

05 Monetise them or send them to your contacts

SPEND THEM IN THE VITALITY MALL ON VITALITY ACTIVE REWARDS

You can spend **Discovery Miles** on a range of **Vitality Active Rewards** – from coffees, smoothies and snacks, to movies, shopping rewards and much more.

Up to **15% OFF**

Coffees and Smoothies	Tasty Treats	Entertainment and Gaming	Everyday Shopping	Shopping Spoils	MoveToGive Donations	Discovery Prepaid Health
						<p>R300 GP consultation and medication</p>

Daily, weekly and monthly redemption limits apply. Rewards are subject to change and based on availability.

How to redeem your reward

Open your Discovery Bank app

Choose your Discovery Miles Account

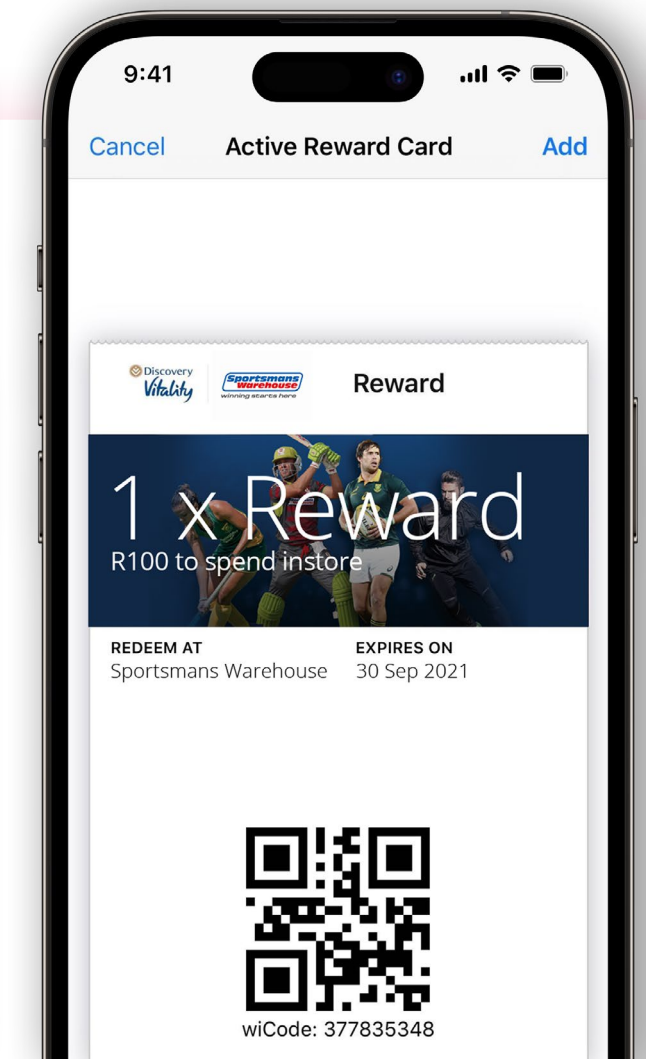
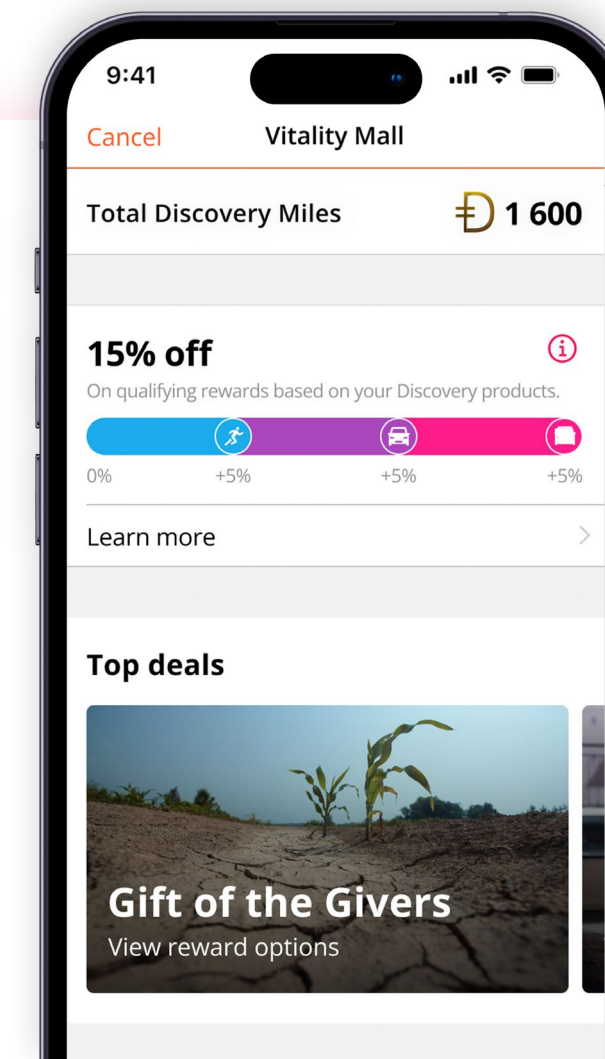
Tap **Spend**, then on **Vitality Mall**. Shop by partner or by category to redeem your rewards.



For selected partners, show your QR code in-store on your phone, or enter the code online to redeem it.

Vitality Active Rewards members without the Discovery Bank account will continue to access the Vitality Mall in the Discovery app.

Visit www.discovery.co.za for all Vitality Active Rewards terms and conditions.



SPEND
DISCOVERY
MILES


Up to
**15%
OFF**

How to spend Discovery Miles

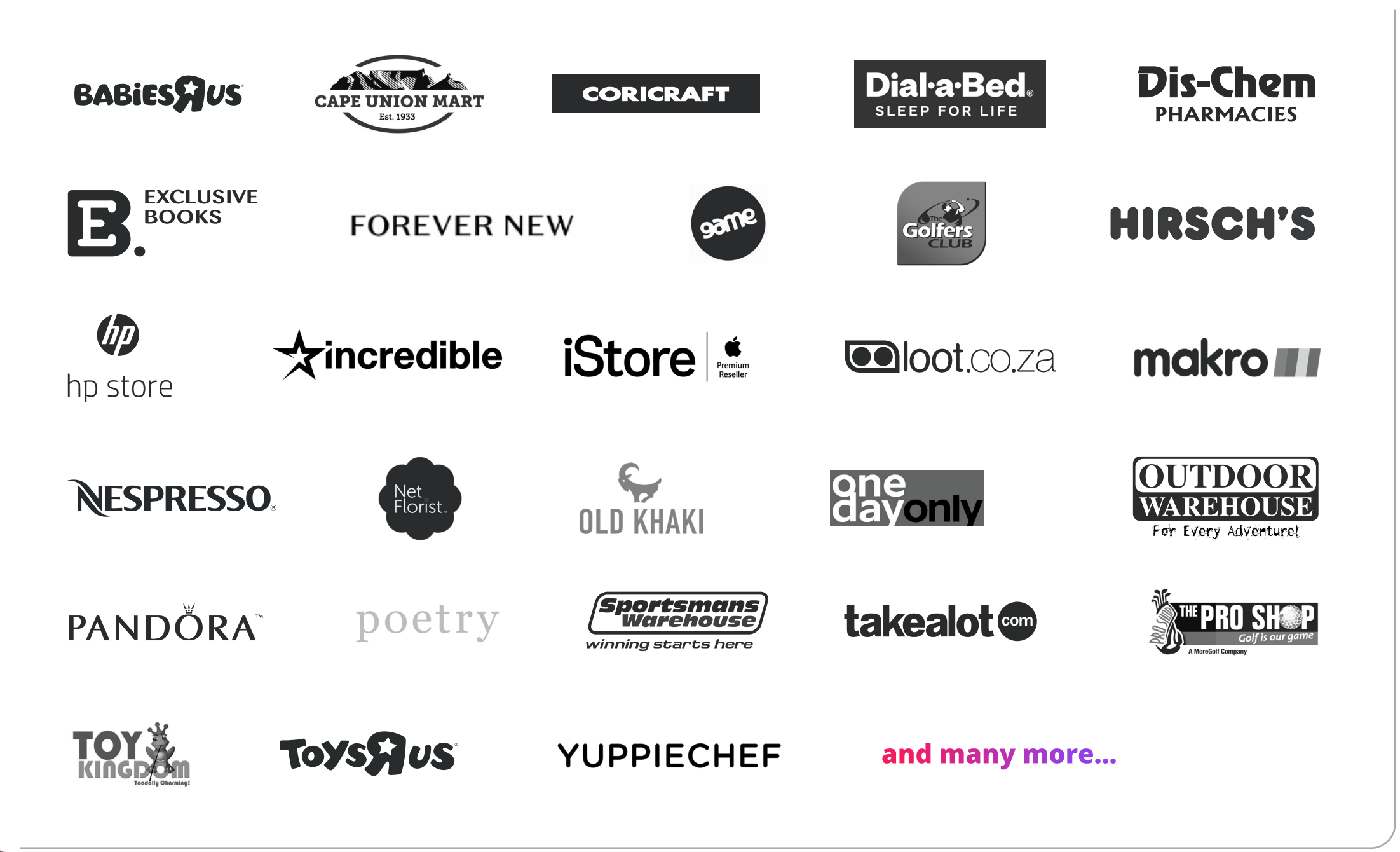
- 01 Spend them in the Vitality Mall on Vitality Active Rewards
- 02 Shop online and in-store
- 03 Spend them on travel
- 04 Spend them on prepaid products and services
- 05 Monetise them or send them to your contacts

SHOP ONLINE

You can **save up to 15%** when using Discovery Miles for purchases from our online retail partner stores¹ throughout the month — and **up to 30%** on Miles **€-Day!**

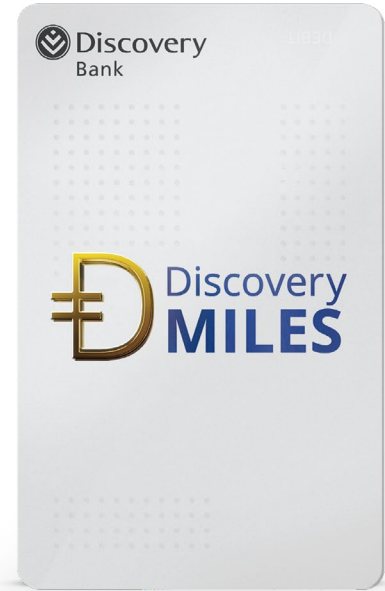


Online retail partner stores



How to pay with Discovery Miles online

When checking out, you must select Discovery Miles from the list of payment options and log in using your Discovery login details. Purchases are made at an exchange rate of €10 to R1. Your up to 15% discount (up to 30% on Miles €-Day) will be automatically applied to this rate, and will show when making payment. You can even choose to part pay in Discovery Miles and pay the remainder with your Discovery Bank debit or credit card.



¹ Excludes travel partners. Visit www.discovery.co.za for specific benefit terms and conditions. All partners are subject to availability and may change.

SPEND
DISCOVERY
MILES

Up to
**15%
OFF**

How to spend Discovery Miles

01 Spend them in the Vitality Mall on Vitality Active Rewards

02 Shop online and in-store

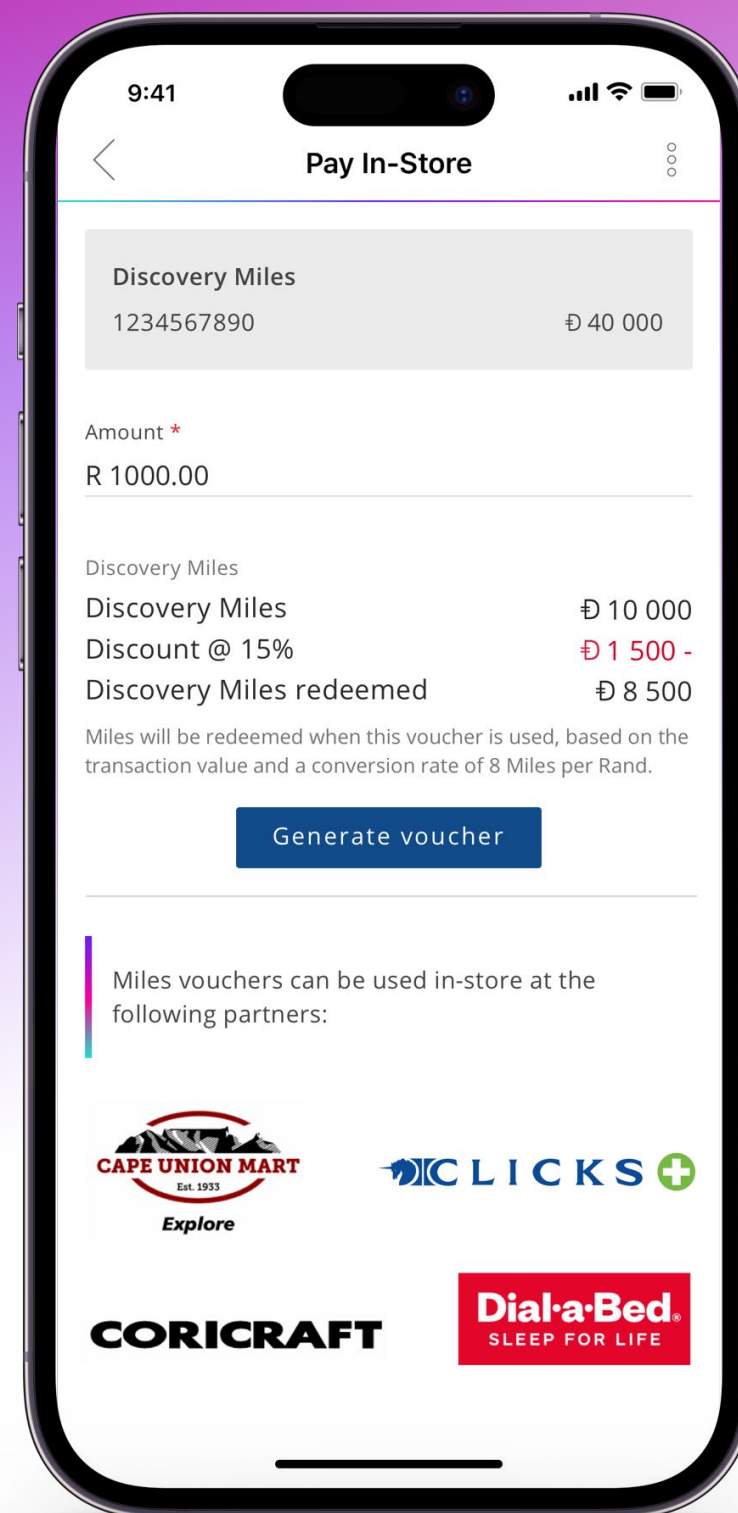
03 Spend them on travel

04 Spend them on prepaid products and services

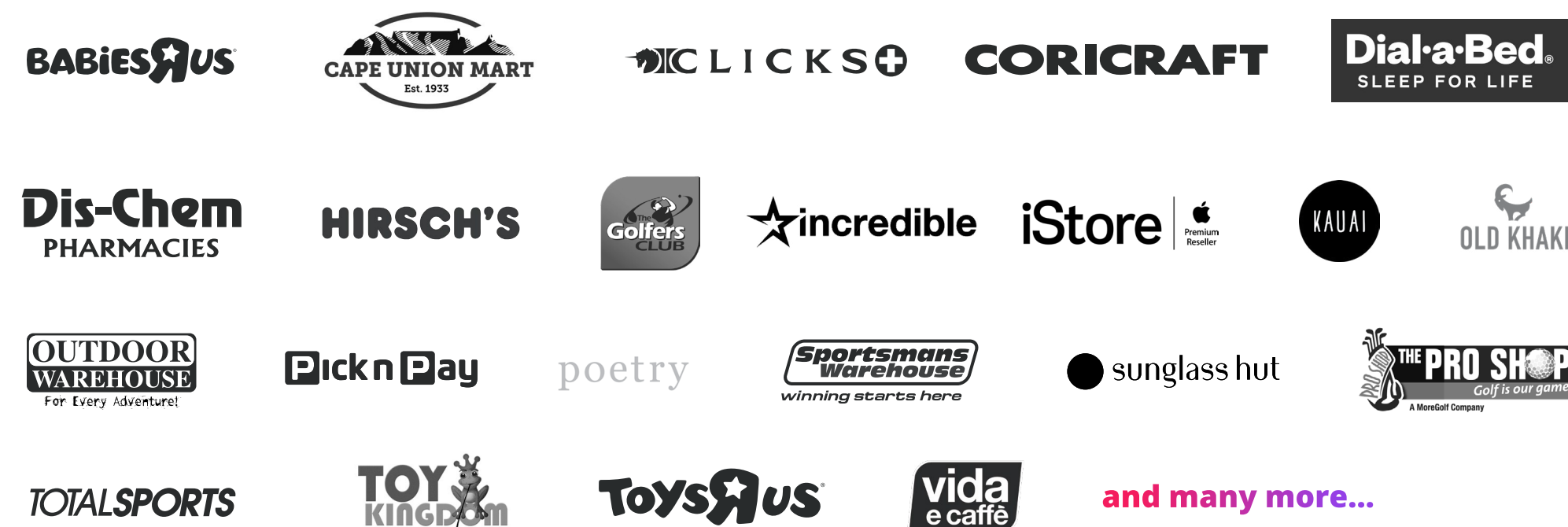
05 Monetise them or send them to your contacts

SHOP IN-STORE

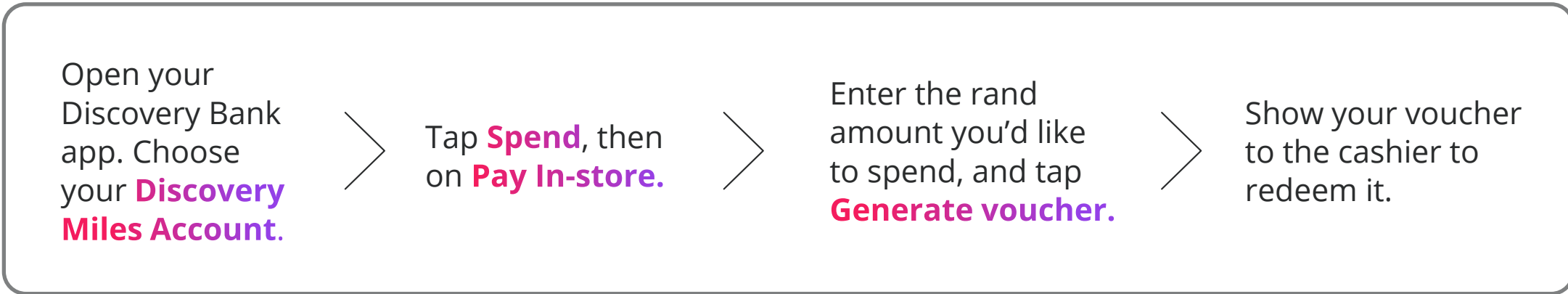
Save up to 15% (and up to 30% on Miles \pounds -Day!) when you spend your Discovery Miles in-store at select partners through the Discovery Bank app.



In-store partners



How to use Discovery Miles in-store



Purchases are made at an exchange rate of \pounds 10 to R1. Your up to 15% discount (up to 30% on Miles \pounds -Day) will automatically be applied, and your voucher will be valid for up to three hours.

If the voucher expires, or if you don't use all of it, you won't lose any of your unspent Discovery Miles. You can quickly access valid vouchers from the top of the home screen.

All partners are subject to availability and may change. Visit www.discovery.co.za for specific benefit terms and conditions.

SPEND
DISCOVERY
MILES

How to spend Discovery Miles

01 Spend them in the Vitality Mall on Vitality Active Rewards

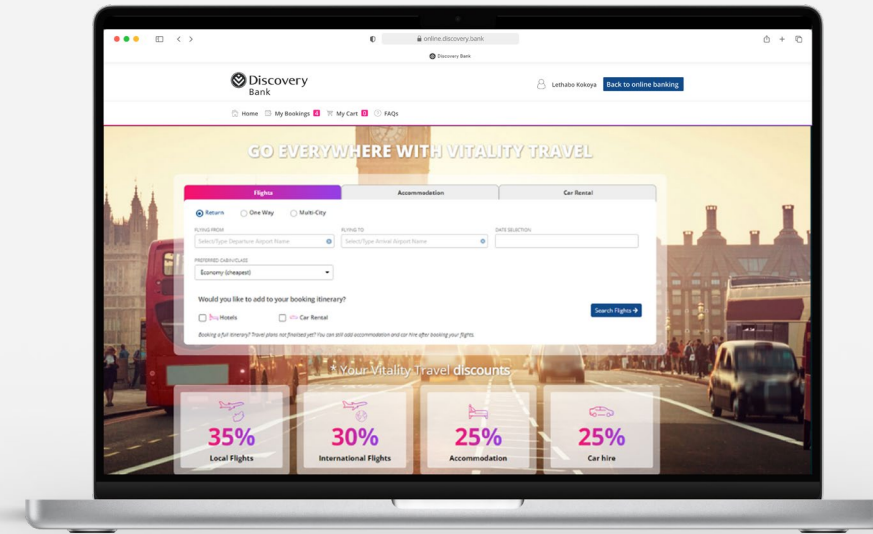
02 Shop online and in-store

03 Spend them on travel

04 Spend them on prepaid products and services

05 Monetise them or send them to your contacts

SPEND THEM ON TRAVEL



Use Discovery Miles for flights, accommodation, car hire and holiday package bookings.

Upgrade your travel experience with Vitality Travel. Enjoy an end-to-end enhanced travel experience with all the benefits of Vitality Travel, brought to you by Discovery Bank.

Vitality Travel is the first-of-its-kind integrated shared-value travel booking platform in South Africa, enabling you to make all your travel bookings in one place, with unprecedented discounts on a wide range of flights, holiday accommodation, car hire and exciting local and international travel experiences.



Get **10% to 75%** off local and international flights.



Get **10% to 25%** off at a wide selection of local Vitality Holiday Accommodation partners.

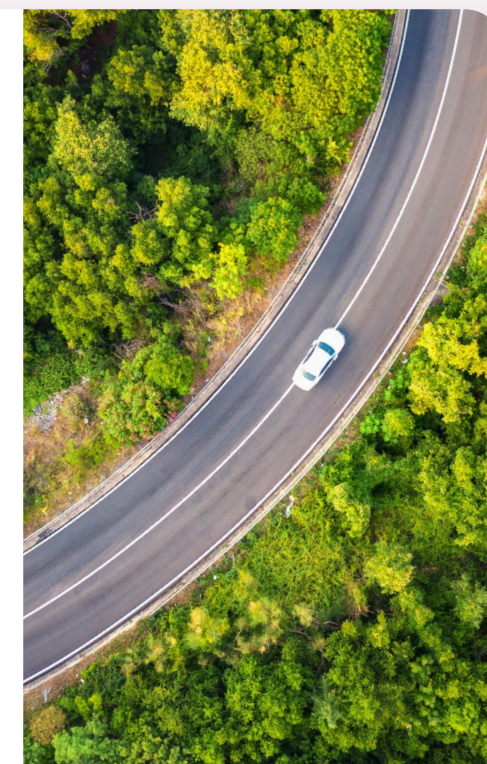


Plus, book non-discounted stays at millions of local and international holiday accommodation listings on Vitality Travel - powered by Booking.com

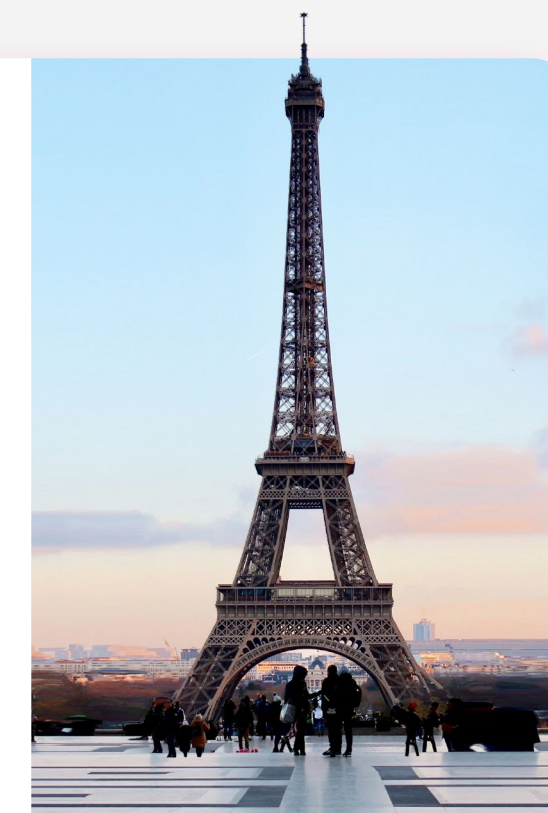
Booking.com



Get **up to 25%** off car hire. Go everywhere in South Africa with unlimited car hire bookings.



Enjoy **up to 15%** back on your next trip when you book holiday packages.



How to spend Discovery Miles

01 Spend them in the Vitality Mall on Vitality Active Rewards

02 Shop online and in-store

03 Spend them on travel

04 Spend them on prepaid products and services

05 Monetise them or send them to your contacts

SPEND ON PREPAID PRODUCTS AND SERVICES, AND SELECT DIGITAL VOUCHERS

Save up to 15% when you purchase airtime, data and SMS bundles, as well as prepaid water and electricity and select digital vouchers in the Discovery Bank app and pay using Discovery Miles.

Conversions are made at a rate of R1 for every ₪10. The up to 15% discount is applied to this rate when selecting your Discovery Miles Account to pay.

Up to
**15%
OFF**

How to buy prepaid products and services, and select digital vouchers

Open the Discovery Bank app. Tap **Transact** at the bottom of the app screen. Select **Purchase**, then select **Airtime, Data and SMS** or **Water and Electricity** or **Vouchers**.

Choose to pay from your Discovery Miles Account to get your exclusive up to **15% discount**.



For airtime, data and SMS bundle purchases

Use the drop down menu to choose or add a recipient, then choose a **Service Provider**. Tap **Service** and select airtime, data or SMS. For airtime, enter the amount you want to spend, or choose a data or SMS bundle.



For prepaid water and electricity purchases

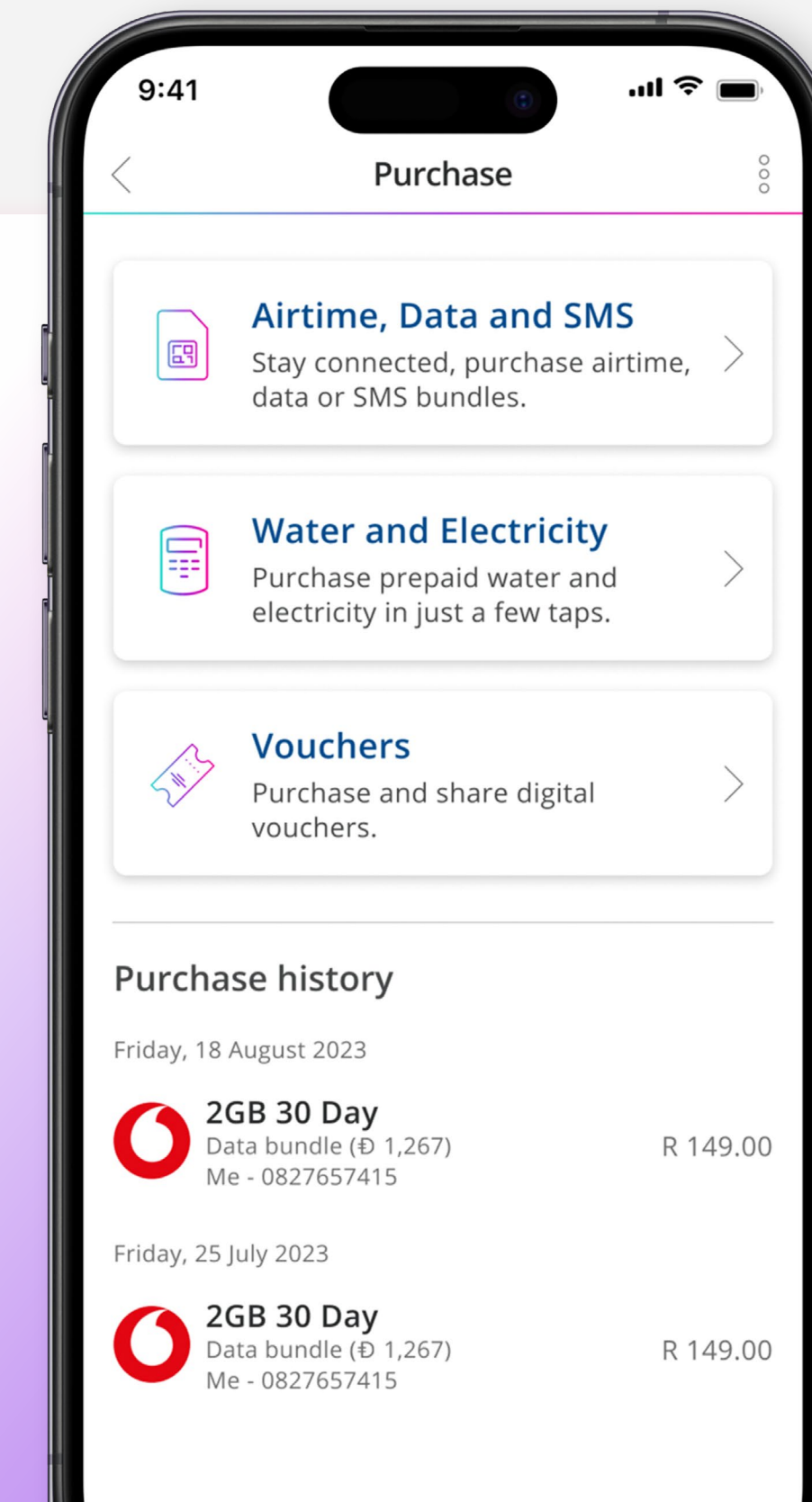
Use the drop down menu to choose or add a recipient. Tap on **Product** and select the voucher amount you want to buy. To add a different amount, select **Own amount** and enter the amount.



For digital voucher purchases

Use the drop down menu to choose a **Service Provider**. Select the voucher provider then choose or enter the voucher amount.

Select **Purchase** to complete your transaction.



Discovery Miles as a payment option is not available for all vouchers. Certain vouchers will not be eligible for the up to 15% off discount with Discovery Miles after 31 March 2025.

SPEND
DISCOVERY
MILES

How to spend Discovery Miles

01 Spend them in the
Vitality Mall on
Vitality Active Rewards

02 Shop online and in-store

03 Spend them on travel

04 Spend them on prepaid
products and services

05 Monetise them or send
them to your contacts

MONETISE THEM OR SEND THEM TO YOUR CONTACTS

You can exchange your **Discovery Miles for cash**, which will be transferred straight into a Discovery Bank account. You can also send them to any of your contacts who have a **Discovery Miles Account** with Discovery Bank.

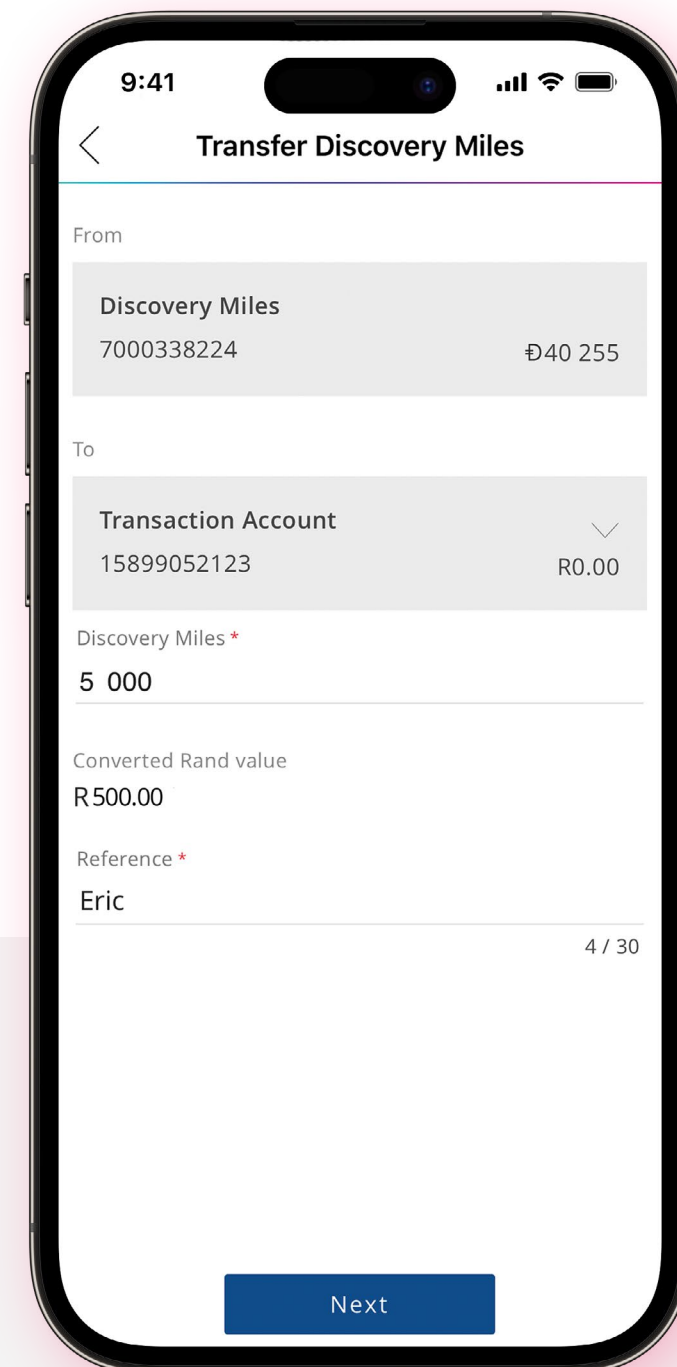
Conversions are made at a rate of R1 for every **₪10**. Transfers are made in full in **Discovery Miles**.



How to monetise **Discovery Miles**

Open the Discovery Bank app and choose your **Discovery Miles Account**

Tap on **Spend** and then **Monetise**, and enter the amount you would like to convert into cash.



The cash will be available in your chosen Discovery Bank account to be spent or saved as you wish.

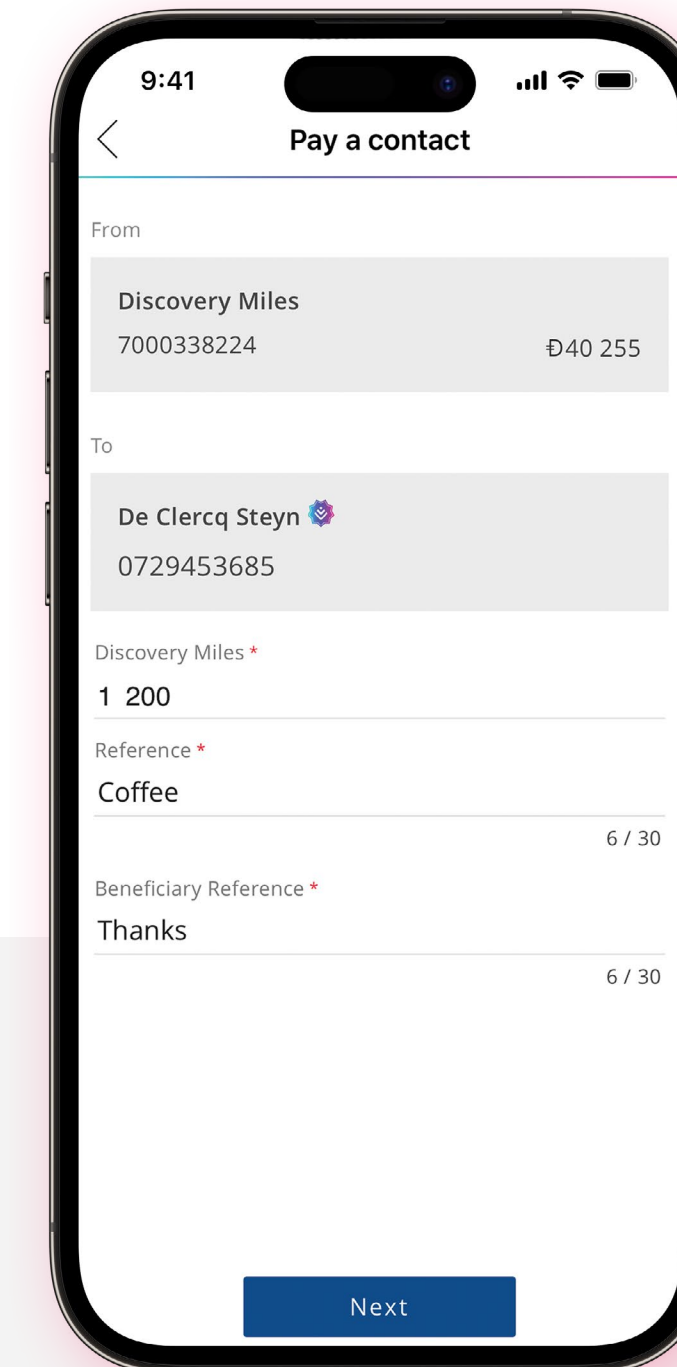
Remember, once **Discovery Miles** have been converted into cash, they can't be converted back.



How to send your contacts **Discovery Miles**

Open the Discovery Bank app and choose your **Discovery Miles Account**

Tap on **Spend** and then **Send**, select a contact, and add the amount you'd like to transfer.





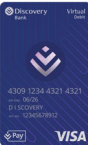

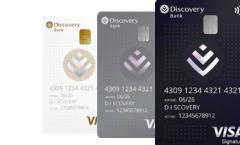

When the transfer is completed, it will show immediately in the recipient's **Discovery Miles Account** for them to use.

SPEND
DISCOVERY
MILES

Qualifying products and rewards

Who can earn and spend Discovery Miles

Your chosen Discovery Bank product determines how you can earn and spend Discovery Miles.
If you only have Discovery Bank savings accounts then you don't qualify to earn or spend Discovery Miles with Discovery Bank.

	Primary account	Previous Discovery Card ¹	Discovery Bank savings accounts	Discovery Account	Discovery Bank Transaction Account	Discovery Bank Card Account	Discovery Bank Suite
							
EARN	Earn through Vitality Active Rewards gameboard plays	×	×	✓	✓	✓	✓
	Get your dynamic lifestyle rewards in Discovery Miles	×	×	✓ Clients with Vitality Health only. No Vitality Money rewards	✓ Clients with Vitality Health only. No Vitality Money rewards	✓	✓
	Get rewarded on fuel spend and Uber rides	×	×	×	×	✓	✓
	Use a Discovery Bank card	✓ Previous Discovery Card earn rates and limits apply	×	×	✓ Clients with bundled fees only	✓	✓
	Earn on home partner network purchases	×	×	✓	✓	✓	✓
	Save with Discovery Invest	×	×	✓	✓	✓	✓
	Life Integrator Miles	×	×	×	×	✓	✓
SPEND	Save up to 15% when spending Discovery Miles on qualifying purchases	×	×	✓	✓	✓	✓
	Spend them in the Vitality Mall	×	×	✓	✓	✓	✓
	Shop online and in-store	✓	×	✓	✓	✓	✓
	Spend them on travel	×	×	✓	✓	✓	✓
	Spend them on prepaid products and services	×	×	✓	✓	✓	✓
	Monetise them or send them to your contacts	×	×	✓	✓	✓	✓

¹ Previous Discovery Card refers to the Discovery Card first issued before the launch of Discovery Bank. Previous Discovery Card holders may also earn Discovery Miles through the Vitality Health and Vitality Drive programmes. These Discovery Miles can only be spent on Vitality Active Rewards. Their Discovery Miles earned from spend on their previous Discovery Cards can only be used within our online and in-store Discovery Miles partner network. Visit www.discovery.co.za for specific benefit terms and conditions for your product.

Which Vitality rewards do you get in **Discovery Miles**

Qualifying Vitality Health and Vitality Money rewards will be awarded in Discovery Miles to clients with a Discovery Account, Discovery Bank Transaction Account, Discovery Bank Card Account, or Discovery Bank Suite. These will be awarded at a rate of R10 for every R1 of the reward value.



Vitality rewards awarded in **Discovery Miles**

- HealthyFood
- HealthyCare
- HealthyBaby
- HealthyDining
- Fuel
- Uber rides (Vitality Money portion only)
- Life Integrator Miles
- Vitality Active Rewards gameboard plays
- Team Vitality
- Home partner network purchases



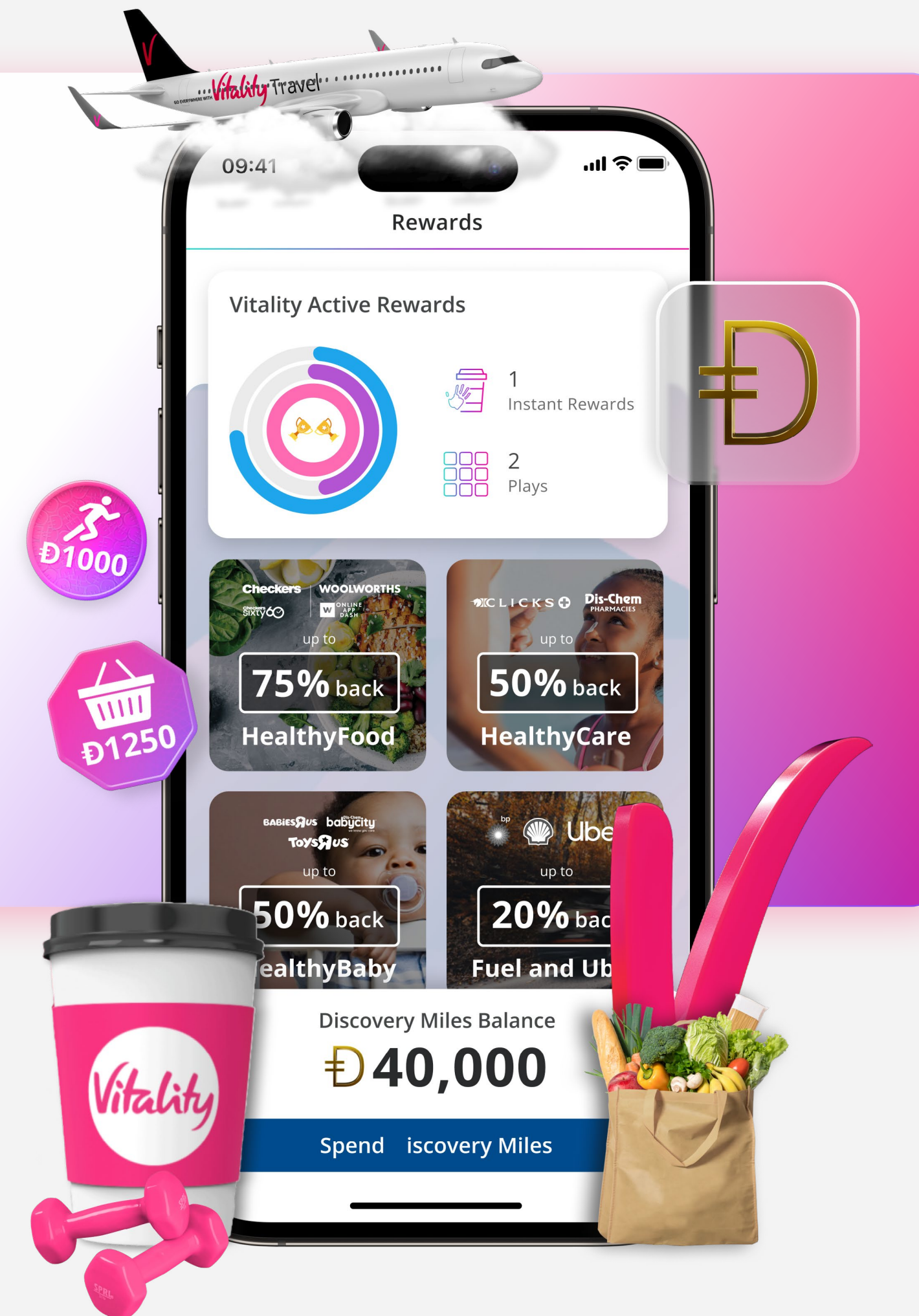
Vitality rewards awarded as cash back or upfront discounts

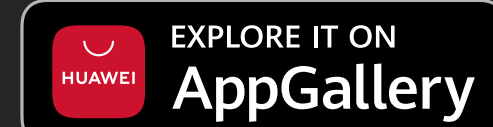
- Local and international flights
- Dream Destinations (Royal Caribbean International, Contiki, and World Leisure Holidays)
- Uber rides (Vitality Drive portion only)
- Vitality Active Rewards with Apple Watch benefit
- Purple home technology benefit
- Vitality Active Gear

You may receive your rewards in Discovery Miles on a monthly basis. If you earned Vitality HealthyLiving and Fuel rewards in the previous month, you will receive your rewards within the first two weeks of the current calendar month.

Your other Vitality Health and Vitality Money rewards will still be based on your unique reward cycle, until it is phased into the same calendar month payout cycle as the HealthyLiving and Fuel rewards. Your unique reward cycle may not necessarily be in line with your Discovery Bank statement cycle. Please read the individual benefit guides for more details.

If you are already a Vitality Health member or previous Discovery Card client and upgrade to a Discovery Bank product with an enhanced Discovery Miles Account, we will transfer your existing Discovery Miles balance to your new account within 24 hours.





discovery.co.za

[Vitality product rules, terms and conditions 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.

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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.

Discovery Miles are more valuable than cash on the Discovery and Discovery Bank apps, in-store and online with Discovery Vitality's partners.

Rewards are based on your engagement in Vitality programmes, Discovery products, and monthly qualifying card spend. Discovery Bank, Auth FSP. Limits, terms and conditions apply.

Rewards are updated and amended from time to time. Please see discovery.co.za for the latest information, terms and conditions.

