



Vitality Pay as you Gym terms and conditions

Vitality Pay as you Gym benefit

The Vitality Pay as you Gym benefit provides eligible Discovery Bank members access to selected Virgin Active and Planet Fitness gym facilities without a long-term gym contract, at a Vitality discounted rate for each visit.

Eligibility

1. To qualify to use the Vitality Pay as you Gym benefit you need to:
 - o be a Discovery Bank member who is 18 years or older; with
 - o a qualifying Discovery Bank account with Vitality Pay and Vitality Money activated.
 - o have a smartphone compatible with the Discovery App; and
 - o **not** have an active gym contract with Planet Fitness or Virgin Active with the Vitality gym benefit.
2. Members on the Vitality Pay as you Gym benefit who upgrade to a gym contract with the Vitality gym benefit at [Planet Fitness](#) or [Virgin Active](#) will no longer be able to access the Vitality Pay as you Gym benefit.

Vitality Pay as you Gym Voucher

3. The Vitality discounted rate for each gym visit is dependent on the club attended. Members can read through the [Virgin Active](#) and [Planet Fitness](#) rate lists for the applicable club fee. You will need to confirm the applicable rate on the Vitality Pay as you Gym application, prior to purchasing the voucher as the quoted rates may change from time to time.

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4. The voucher code gives the member once-off access to the selected gym.
 5. The member must redeem the voucher within three (3) hours of allocation.
 6. Once the voucher code has been allocated it is not refundable or transferable.
 7. The voucher code is a single entry QR code used for once-off access to the gym.
 8. Members who scanned their voucher code and exited the gym, can enter the gym again within three (3) hours of receiving their voucher by showing their confirmation screen at the club's reception.
 9. For multiple visits to the gym in a day, outside the three-hour window period, the member will need to pay the Vitality discounted rate for each visit.

Vitality Fitness Points

10. Vitality Fitness points only apply to members who have an active Vitality Health or Vitality Active Policy
11. Members will earn 100 Vitality fitness points for their gym visit(s) in a day.
12. For the workout to be valid for the purposes of this benefit, members must exercise for longer than 30 minutes during each visit.
13. All the Vitality points members earn at the health club go towards their Vitality fitness points category.
14. Vitality awards fitness points for one fitness activity a day.
15. If members complete two or more fitness activities in one day, then Vitality will award the higher of the points.
16. Points for all fitness activities are capped at 30,000 Vitality fitness points a year for each member.
17. Please note that additional adult dependants are subject to separate limits and caps. Please consult the [Summary of Vitality Health points guide](#) for more information.

General

18. Members can exercise at any Virgin Active or Planet Fitness club on one day and then a different Virgin Active or Planet Fitness club the next time and vice versa.
19. This benefit is available to members with a smartphone with sufficient mobile data or an available Wi-Fi network.
20. Vitality shall not be liable for any costs associated with using this benefit.
21. Vitality shall not be liable to pay members back for any costs if they arrive at the gym but do not qualify for the benefit.
22. If the member is unable to access the benefit due to any system failures, the member will have to pay the normal retail rate guest access fee. The member will need to submit their proof of payment, name, surname, identity number and phone number (within three (3) months from the day of usage) to Discovery Vitality on PayAsYouGymRefund@discovery.co.za. Discovery Vitality will reimburse the difference between the retail rate guest fee and the Vitality Pay as you Gym Vitality discounted fee.

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23. Where the retail rate guest fee is lower than the Vitality Pay as you Gym Vitality discounted fee no refund will be granted.
 24. If Virgin Active or Planet Fitness have banned the member from entering their facilities, then the member does not qualify for the Vitality Pay as you Gym benefit. The member must contact the gym to query this.
 25. Only Virgin Active and Planet Fitness clubs in South Africa qualify for use of this benefit, excluding Virgin Active Collection clubs.

Information Sharing and Consent

26. By activating the Vitality Pay as you Gym benefit you consent to Discovery Vitality (Pty) Limited, Discovery Bank Limited, their authorised partner network and third parties associated with the benefit (Virgin Active and Planet Fitness), sharing your payment and personal information as well as transaction data to administer the benefit effectively, and in accordance with the [Vitality Privacy Statement](#) and [Discovery Bank Privacy Statement](#).
27. You accept that we have a duty to keep you updated about any offers, new products or other product enhancements that may have a bearing on your Vitality membership, Vitality Pay as you Gym benefit, or use of any gym facility associated with the Vitality Pay as you Gym benefit. Discovery Vitality, Virgin Active and Planet Fitness may communicate with you about these. You may opt out of such communication by following the unsubscribe prompts on the communication received.

Discovery Bank terms and conditions

1. To be eligible for the Vitality Pay as you Gym benefit, the member must be the primary Discovery Bank account holder. Secondary Discovery Bank account holders do not qualify for the benefit.
2. List of qualifying bank accounts:
 - Discovery Account
 - Gold PAYT account
 - Gold transaction bundle account
 - Gold credit card
 - Gold prefunded credit card
 - Gold suite account
 - Platinum PAYT account
 - Platinum transaction bundle account
 - Platinum credit card
 - Platinum suite account
 - Black PAYT account
 - Black transaction bundle account
 - Black credit card
 - Black suite account
 - Purple Bank suite account
 - Purple Wealth account

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3. Discovery Pay must be active, and members need to set up Vitality Pay which will need to be used for payment.
 4. Vitality Money must be active.
 5. Members must ensure that they have enough money in their linked Discovery Bank account or Discovery Miles account to access the benefit, unless the member has free gym visits available.
 6. If members close their linked bank account or close their Discovery Pay mandate, they no longer qualify for Pay as you Gym.
 7. Product-based discounts (up to 20% off) and Miles D-Day discounts (up to 20% off) are excluded when members pay with Discovery Miles.
 8. Partial payments with Discovery Miles and cash is not allowed. Full payment must be made with Discovery Miles or 'cash'.
 9. Discovery will not pay back bank servicing fees or charges for failed collections.
 10. A member's linked Discovery Bank 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, including keeping your Know Your Client and anti-money-laundering information up to date. 'Legal process' excludes debt review as defined in the National Credit Act 34 of 2005.
 11. If a member cancels their Discovery Bank account or downgrades to a non-qualifying bank account, they no longer qualify for the Vitality Pay as you Gym benefit.
 12. Discovery Bank Account terms and conditions apply.
 13. Members can read through the [Discovery Bank Account terms and conditions](#) for all Discovery Pay and Vitality Pay rules that apply.

Virgin Active terms and conditions

Vitality Pay as you Gym guests accessing Virgin Active health clubs:

1. The Vitality Pay as you Gym member must present their voucher code at the Virgin Active club for which they received the voucher code.
2. This only applies to Virgin Active clubs in South Africa. Virgin Active Collection clubs are excluded from the benefit.
3. If the Discovery app is down, the guest must present positive identification, complete the guest register and have their photo taken before entering the facility.
4. Vitality Pay as you Gym members must be over the age of 18 years.
5. Vitality Pay as you Gym vouchers may not be redeemed for cash.
6. Vitality Pay as you Gym vouchers are valid for single use only, that is once off access to one Virgin Active club.
7. Right of admission to any Virgin Active club facility remains reserved.
8. All guests are required to adhere to the club rules and regulations as stipulated in the Virgin Active Rule Book, for more information go to [VA Rule Book \(virginactive.co.za\)](#)
9. Club rules may vary from club to club.
10. Vitality Pay as you Gym members will not be able to pre-book a gym class. Members will still have access to classes should there be availability at the gym by queuing outside the class.

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11. By using the Vitality Pay as you Gym benefit at a Virgin Active gym you agree to be bound by the applicable [Virgin Active terms of use](#).

Planet Fitness terms and conditions

Vitality Pay as you Gym guests accessing Planet Fitness health clubs:

1. The purpose of the voucher is to familiarise the Vitality Pay as you Gym member with Planet Fitness facilities, memberships and fees, and that the Vitality Pay as you Gym guest consents to have these aspects explained.
2. It is required that all Vitality Pay as you Gym members purchase their voucher through the Discovery app to ensure their compliance with its terms.
3. The Vitality Pay as you Gym member warrants that they are in good physical condition and have no disability, impairment or ailment which would be adversely affected by participation in a physical conditioning programme or by using the club's facilities or services.
4. Vitality Pay as you Gym members will participate in a physical conditioning programme, use any club facilities, services or equipment or all mentioned at their own risk.
5. Planet Fitness, its affiliates, agents or employees, will not be liable for the loss, theft or damage to the personal property of the Vitality Pay as you Gym members. The Vitality Pay as you Gym member agrees to the applicable [rules and regulations](#) established by Planet Fitness of its members.
6. The Vitality Pay as you Gym members agree to obey all applicable rules and regulations as established by the management of the club. These rules and regulations may be amended from time to time and may be verbally communicated or contained on signage posted within the club. All rules and regulations are available upon request and the Vitality Pay as you Gym member confirms that they are fully conversant with these and undertakes to always abide by them. Trial memberships and accesses will only be valid during normal operating hours.

Acceptance of terms of use

By using the Vitality Pay as you Gym benefit you agree to be bound by the rules contained in this document in its entirety and the following terms and conditions without limitation; the Vitality Money Main rules, Discovery Bank Account terms and conditions, Virgin Active terms and conditions, Planet Fitness terms and conditions and any other rules applicable to you by virtue of use of such facility as such rules may change from time to time.

[Virgin Active Terms and Conditions >>](#)

[Planet Fitness Terms and conditions >>](#)

Still haven't found what you're looking for?

Use Vitality 24/7 to chat to a live agent at any time of the day through Ask Discovery. Once in the chat function, type *chat to an agent* to get real-time assistance.

Alternatively, call 0860 99 88 77 from Monday to Friday between 07:00 and 18:00.

If, for any reason, there is a conflict between rules in this benefit guide and the [Vitality Main Rules](#), the Vitality Main Rules will apply at all times.

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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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- [Ask Discovery on WhatsApp.](#)

Specific limits, terms and conditions apply to each benefit and may be subject to change. We will inform you when we make product or benefit changes.

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