

Vitality Active Rewards with Apple Watch | Frequently Asked Questions

1. What is the Vitality Active Rewards with Apple Watch benefit?

It is a benefit that allows you, as a Vitality Health member, to fully fund your Apple Watch by achieving all your weekly Vitality Active Rewards exercise goals over 24 consecutive months.

If you are a [Vitality 65+ member](#) we will refund you the full activation fee of R1,199 when you sign up for this benefit. This refund is exclusive to Vitality Health members 65 years and older and applies once in a lifetime.

Apple's ground-breaking health and fitness companion, Apple Watch, combined with your Vitality Active Rewards exercise goals will help motivate and encourage you to get more active.

Vitality Active Rewards has been designed to work seamlessly with your Apple Watch as you work out to achieve your exercise goals. While Apple Watch measures and tracks your activity, Vitality Active Rewards sets your weekly personalised exercise goals and rewards you for achieving them.

2. How can I qualify for the Vitality Active Rewards with Apple Watch benefit?

- You need to have Vitality Active Rewards activated. If you haven't activated it yet, download the latest version of the Discovery app and access **Vitality Active Rewards** under **Vitality**.
- You must be the primary accountholder of a qualifying Discovery Bank product linked to a Discovery Banking Suite. Secondary cardholders do not qualify for this benefit.
- Your linked Discovery Bank credit card or previous Discovery Card 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 being under debt counselling, administration or sequestration – and your verification and anti-money laundering information is up to date. View your account terms and conditions for the extended definition of good standing.
- Your qualifying Discovery Bank credit card must have a credit limit of at least R15,000 and an available balance of at least R5,000 after you've paid the R1,199 Apple Watch activation fee and collected your Apple Watch Series SE GPS Aluminium Case Sport 40 mm or Apple Watch Series 10 GPS Aluminium Case Sport 42 mm from iStore. If the credit limit on your Discovery Bank credit card is not R15,000, you can request a credit limit increase by calling 0800 07 96 97.
- You need to have spent a minimum amount of R3,000 using your qualifying Discovery Bank credit card in the month before activating the benefit.
- If you are a new Discovery Bank client, you need to have transacted with your Discovery Bank credit card for at least three months.

- You must be the main member **or** the spouse member **or** an adult dependant (21 years or older) on a Vitality Health policy.



3. How many times can I activate the Vitality Active Rewards with Apple Watch benefit?

You can activate one Vitality Active Rewards with Apple Watch benefit per Vitality Health policy in a 24-month billing period.

4. What will I need to pay to activate the Vitality Active Rewards with Apple Watch benefit?

You will need to pay an activation fee of R1,199 using your qualifying Discovery Bank credit card. This fee is non-refundable unless you are a Vitality 65+ member.

5. What does the activation fee cover?

The activation fee covers the cost of your Apple Watch Series SE GPS Aluminium Case Sport 40 mm or Apple Watch Series 10 GPS Aluminium Case Sport 42 mm through the Vitality Active Rewards with Apple Watch benefit. This only applies if you meet all your Vitality Active Rewards exercise goals over 24 months.

6. What models of Apple Watch are offered in this benefit?

You can choose between an Apple Watch Series SE GPS Aluminium Case Sport 40 mm and an Apple Watch Series 10 GPS Aluminium Case Sport 42 mm. This benefit **does not apply** to Apple Watch Series 1, Apple Watch Series 2, Apple Watch Series 3, Apple Watch Series 4, Apple Watch Series 5, Apple Watch Series 6, Apple Watch Series 7, Apple Watch Series 8, Apple Watch Series 9 and Apple Watch Ultra.

7. If I've got an Apple Watch from a previous series, how can I get an Apple Watch Series SE GPS or Apple Watch Series 10 GPS?

If you have already activated the Vitality Active Rewards with Apple Watch benefit and have been using a previous Apple Watch Series to achieve your physical activity targets, you can settle the outstanding amount with Discovery Vitality by sending us a query through the [Vitality Help page](#). **We will then cancel** your current Apple Watch benefit. To qualify for this, you must not have defaulted on any previous penalty deductions.

Once your Vitality Active Rewards with Apple Watch benefit has been cancelled, you can activate the Apple Watch benefit and pay the R1,199 activation fee. Please note that this will depend on the benefit eligibility criteria. You can then use your proof of purchase to collect your Apple Watch Series SE GPS or Apple Watch Series 10 GPS from the iStore.

If you want to trade in your current Apple Watch, you can contact iStore directly. If you choose to go directly to iStore and trade in your current Apple Watch without paying the remaining costs still owed on your current Apple Watch, you will still need to pay the monthly penalty if there is one.

8. What if I want to choose another model of Apple Watch?

This benefit is only available for the Apple Watch Series SE GPS Aluminium Case Sport 40 mm or Apple Watch Series 10 GPS Aluminium Case Sport 42 mm. **If you would like to choose a different model** (which includes the Apple Watch Series SE GPS + Cellular, Series 10 GPS + Cellular or Apple Watch Ultra), **you need to pay the price difference upfront at iStore.** The price difference will be based on the Series 10 GPS 42 mm watch price versus the price of the model you choose.

9. Why is the benefit only for Apple Watch and not for Android devices?

Our [Vitality Active Rewards with Apple Watch](#) benefit is part of a global collaboration with Apple, and so is currently only available with the Apple Watch Series SE GPS Aluminium Case Sport 40 mm or Apple Watch Series 10 GPS Aluminium Case Sport 42 mm.

10. Is there a monthly fee that I need to pay for the Apple Watch?

There is no monthly fee if you meet all your weekly Vitality Active Rewards exercise goals for 24 months. If you don't meet your goals, your qualifying Discovery Bank credit card or previous Discovery Card will be debited with a monthly penalty amount that is calculated as a percentage of the retail price.

Example

The table below is based on an Apple Watch retail price of R7,400 at the time of collection (this is a hypothetical price for example purposes only).

If you did not meet all your weekly Vitality Active Rewards exercise goals during a particular month, up to R308.33 a month would be deducted from your qualifying Discovery Bank credit card or previous Discovery Card for that month (pricing subject to change).

If you achieved three of your four Vitality Active Rewards exercise goals that month, only R154.16 would be deducted from your qualifying Discovery Bank credit card or previous Discovery Card because of your engagement with Vitality Active Rewards.

Weekly Vitality Active Rewards exercise goals met in a month	0 – 1	2	3	4
The monthly penalty amount that may be deducted each month from your qualifying Discovery Bank credit card or previous Discovery Card over the 24-month billing period	100%	75%	50%	0% (Discovery Vitality will fund the monthly amount for your Apple Watch in full for that month)

Note: If you are unable to achieve your goals because of illness, travel needs or any other factors, you will still need to pay the monthly penalty.

11. Why are some prices higher than the original price advertised?

Please note that our pricing of the Apple Watch is entirely dependent on the prices decided on by iStore. With the current exchange rate fluctuations, price increases are an unfortunate reality for all retailers, so when iStore prices increase, we have to reflect the same price increase with our offering.

Please note that full goal completion still results in a R0.00 deduction, so if you achieve all your weekly exercise goals every month for 24 months, you will not be billed for your Apple Watch.

12. How do I activate the Vitality Active Rewards with Apple Watch benefit?

- Download or update to the latest version of the Discovery app, then log in on your iPhone or go to www.discovery.co.za.
- Visit the [Apple Watch webpage](#) under **Vitality Active Rewards** and click on the **Get started** button. Please note: Only one member per Vitality Health policy can activate this benefit and fund an Apple Watch Series SE GPS or Apple Watch Series 10 GPS every 24 months.
- Follow the steps, confirm your details and pay the non-refundable R1,199 activation fee using your qualifying Discovery Bank credit card. The activation fee will be deducted from your qualifying Discovery Bank credit card within the next 24 hours.

- Only one Vitality Active Rewards with Apple Watch benefit can be linked to a Vitality Health policy. If you are on a Vitality Health policy that has an active Vitality Active Rewards with Apple Watch benefit, you do not qualify to activate the benefit again.



13. How do I redeem my proof of payment to collect my Apple Watch?

Once you have paid your activation fee, you will get a digital proof of payment with a unique redemption code which you can access any time in your Discovery app.

Use your proof of payment to collect your Apple Watch at your nearest iStore. It cannot be used online. Your Apple Watch proof of payment is not transferable and it cannot be exchanged for cash or any other iStore product.

14. How long is my proof of payment valid for and what should I do if it expires before I can redeem it?

Your proof of payment is only valid for 90 days from its date of issue. After 90 days it will expire. You will then need to activate the benefit again for an additional R1,199 non-refundable activation fee.

If at any stage you are no longer eligible for this benefit, your proof of payment will be forfeited and cancelled.

15. How do I link my Health app and my Apple Watch to Discovery Vitality to earn Vitality points?

Once you have collected your Apple Watch, link it to Vitality to start earning Vitality points towards your Vitality Active Rewards exercise goals. Use the Discovery app to link your Apple Watch by navigating to the Vitality section and selecting **Devices and apps**.

Here's a step-by-step guide on how to link your Apple Watch:

- **Step 1:** Make sure that your iPhone has the Health app and the latest version of the Discovery app installed. The Health app is available on iPhone (you need iPhone 8 or a later model to use Apple Watch).
- **Step 2:** Log in to the **Discovery app** and navigate to the **Vitality Active Rewards** section and select **Devices and apps** from the Vitality menu.
- **Step 3:** A confirmation page will pop up on your screen. Click **Get started** to authorise the Health app and choose the data that you would like to share.
- **Step 4:** Once you have confirmed the information you would like the Health app to share with Vitality, click on **Allow**.
- You can use the Health app on your iPhone to update the data permissions that you have given Vitality. To do this:
 - Open your Health app and select **Discovery** from the apps under the **Sources** section.

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- Choose the workout information that you would like to share with Vitality.



If you have any problems uploading your workout data, please visit the Health app or website for more information.

16. How do I earn Vitality points with my Apple Watch?

The best way to earn Vitality points with your Apple Watch is to select the **Apple Watch Workout** app (green icon of a runner) on your Apple Watch, and start and end your workouts correctly to save your activity each time you get active.

Some important guidelines from Apple when wearing Apple Watch include:

- Wear your Apple Watch at the top of your wrist.
- Wear your Apple Watch snugly so that there is no gap between your wrist and Apple Watch. For best results, tighten your Apple Watch band for workouts and loosen it when you're finished.
- Make sure that the surface between your Apple Watch and your skin is residue-free and avoid placing your Apple Watch on tattooed skin.

Please wait at least 30 minutes before syncing your workout in the Discovery app. This will ensure the accurate collection of data and allocation of points.

For additional technical support regarding this product, please visit the Apple Watch Support page: <http://www.apple.com/uk/support/watch>.

17. I have linked my Health app to Vitality; why am I not receiving points for my Apple Watch activity data?

You have to manually sync your Health app data with Discovery Vitality using the latest Discovery app for iOS. This is because Apple Watch and the Health app do not pass data automatically, and you must log in to the Discovery app before it will share your data with Discovery Vitality.

Follow these steps to sync regularly so that you don't miss out on earning Vitality points and achieving your Vitality Active Rewards goals:

- **Step 1:** Log in to the Discovery app, navigate to **Vitality Active Rewards** and select **Devices and apps**.
- **Step 2:** Select **Health app** listed first on the page and open the Health app page.
- **Step 3:** Tap the **Sync data** button on the Health app page. The sync will occur and the **Last updated time** will be updated if new Health app data was shared with Vitality. Remember to wait at least **30 minutes** before syncing your workout in the Discovery app. This will ensure the accurate collection of data.

You will receive a sync reminder push notification on your iPhone at 07:00 every Friday if a manual sync did not occur in the past 24 hours. Tap the notification to open the Health app page in the Discovery app.



18. How do I achieve my Vitality Active Rewards exercise goals with my Apple Watch?

Discovery Vitality will set you a personalised Vitality Active Rewards exercise goal each week. We will start calculating your weekly exercise goals from the first full month after you collect your Apple Watch. Once your Apple Watch is linked to Vitality, get active and earn Vitality points to achieve your weekly Vitality Active Rewards exercise goals.

Apple Watch measures and tracks your physical activity, allowing you to earn Vitality points towards your Vitality Active Rewards exercise goal. These goals can increase or decrease based on your goal history. Discovery Vitality will start calculating your weekly goals from the first full month after you collect your Apple Watch.

19. I've met my Apple Watch Activity app goals and have filled up all the rings. Does this mean I have met my Vitality Active Rewards goal for the cycle?

No. Meeting your Apple Watch Activity app goal does not mean you have met your Vitality Active Rewards goal as well. The Apple Watch measures your movement, exercise and the time spent standing throughout the day and tracks this against certain daily targets. The Apple Watch Activity app is updated with physical activity recorded on the Apple Watch and the paired iPhone. Vitality Active Rewards sets a weekly exercise goal which represents the recommended amount of physical activity for you.

You can achieve your Vitality Active Rewards exercise goal by earning Vitality points for completing a variety of physical activities such as visiting a Vitality partner gym, tracking your workouts with an approved fitness device (like Apple Watch) or app, completing a parkrun or participating in a verified sporting event.

20. Does Apple Watch work with any smartphone device?

No. To use Apple Watch, you need iPhone XS or higher with the latest iOS.

21. Is my Apple Watch waterproof?

Apple has advised that Apple Watch Series SE GPS or Apple Watch Series 10 GPS is rated water resistant up to 50 metres, so you don't need to remove it when you are swimming, whether it's in a pool or in the ocean. The new speaker allows water in, then uses sound vibrations to force it back out. However, certain bands available for Apple Watch Series SE GPS or Apple Watch Series 10 GPS are not waterproof. Please consult with iStore when you collect your Apple Watch.

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For additional technical support regarding this product, please visit Apple Watch's Support page: <http://www.apple.com/uk/support/watch>.



22. What will happen if I don't achieve all my Vitality Active Rewards goals in a month?

If you don't meet your exercise goals in any given month, your qualifying Discovery Bank credit card or previous Discovery Card will be debited with a monthly penalty amount that is calculated as a percentage of the retail price of the Apple Watch when you collected it. This penalty will be reduced by your engagement in Vitality Active Rewards – the more goals you achieve, the lower your penalty.

Example

The table below is based on an Apple Watch retail price of R7,400 at the time of collection (this is a hypothetical price for example purposes only).

If you did not meet all your weekly Vitality Active Rewards exercise goals in a month, your qualifying Discovery Bank credit card or previous Discovery Card would be debited by up to R308.33 a month for 24 months (pricing subject to change).

If you achieved three of your four Vitality Active Rewards exercise goals that month, only R154.16 would be deducted from your qualifying Discovery Bank credit card or previous Discovery Card because of your engagement with Vitality Active Rewards.

Weekly Vitality Active Rewards goals met in a month		0 – 1	2	3	4
The monthly penalty amount that may be deducted each month from your qualifying Discovery Bank credit card or previous Discovery Card over the 24-month billing period		100%	75%	50%	0% (Discovery Vitality will fund the monthly amount for your Apple Watch in full for that month)

23. When will a monthly penalty be deducted from my qualifying Discovery Bank credit card or previous Discovery Card?

To make sure that Discovery Vitality has time to calculate all your weekly Vitality Active Rewards goals in a month, Discovery Vitality will deduct your qualifying Discovery Bank credit card or previous Discovery

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Card, if applicable, on the **10th** day of the following month, for 24 months. Please note that the penalty payment date for this benefit may be different to the deduction date you selected for your qualifying Discovery Bank credit card or previous Discovery Card account. It is your responsibility to make sure you have enough funds in your straight facility for the penalty amount, if any, to be deducted on the **10th** of each month.



24. Why is my Apple Watch penalty amount so high?

The reason for a higher penalty amount is that Vitality could not debit your qualifying Discovery Bank credit card or previous Discovery Card account with the Apple Watch penalty amount for the previous Apple Watch goal cycle. There are various reasons for this, such as insufficient funds and frozen accounts.

When this happens, Vitality will debit your qualifying Discovery Bank credit card with the outstanding Apple Watch penalty amount and the full monthly penalty amount for the current Apple Watch goal cycle, even if you've reached all your goals in the current Apple Watch goal cycle.

Example using the Apple Watch goal cycle for May 2025

You achieved two Vitality Active Rewards exercise goals and therefore your Apple Watch penalty for this cycle is 75%. Vitality was unable to debit your qualifying Discovery Bank credit card or previous Discovery Card owing to insufficient funds on the 10th of June 2025, resulting in an outstanding Apple Watch penalty of 75%.

In June 2025 you achieved all four exercise goals in the next Apple Watch goal cycle, which means that you would not have had any penalty amount deducted from your qualifying Discovery Bank credit card on 10 July 2025. However, because you had an outstanding penalty amount from your May Apple Watch goal cycle of 75%, the goals you achieved in June will not be taken into account, and your qualifying Discovery Bank credit card will be debited with the outstanding Apple Watch penalty for May (75%) plus the full monthly penalty for June (100%) on 10 July 2025.

25. What will happen if the monthly penalty deduction is unsuccessful?

If the Apple Watch monthly penalty deduction is unsuccessful on the **10th*** of each month, you will be sent an email or SMS. You will be responsible for any related charges or fees. Please make sure you have enough funds in your straight facility so Discovery Vitality can try again on the **27th*** and the **last business day*** of the month. You'll need to allow for clearance periods. If the second and third attempt also fail, you will be in default.

*Should the relevant day fall on a public holiday or a Sunday, the collection attempt may then be scheduled for a day earlier or later. If Discovery Vitality is still unable to collect the amount, the

outstanding balance will be for your account and default interest will be charged on it. Please check www.discovery.co.za for default interest rates.



26. What should I do if I think my Apple Watch penalty amount is incorrect?

Your Apple Watch penalty amount is based on the number of weekly Vitality Active Rewards exercise goals you achieved in a month. The penalty amount is calculated as a percentage of the retail price of the Apple Watch at time of collection.

Please go to the Discovery app and navigate to **Activity History** under **Vitality Active Rewards** to view the number of goals you achieved in the month and the activities related to achieving these goals.

If you have viewed your goals and still think your Apple Watch penalty amount is incorrect, please log in to www.discovery.co.za and send us a query through the **Vitality Help page**.

27. Why was my Apple Watch penalty amount not deducted from my Discovery Bank credit card or previous Discovery Card this month?

There are various reasons why your Discovery Bank credit card or previous Discovery Card was not deducted with an Apple Watch penalty amount:

- a. You achieved all your weekly Active Rewards exercise goals in the previous month.
- b. Your Apple Watch billing cycle has not started.
- c. You received an Apple Watch welcome notification that incorrectly indicated the Apple Watch goal period that would be used to calculate your Apple Watch penalty. To make sure that you were not prejudiced, we moved your Apple Watch billing cycle to match what was communicated to you in your welcome notification.

28. Where will the Apple Watch penalty amount be deducted from?

The Apple Watch penalty amount will be deducted from your qualifying Discovery Bank credit card that is linked to your Vitality Active Rewards with Apple Watch benefit.

29. I am due an Apple Watch penalty refund. When can I expect my refund?

Apple Watch penalty refunds are paid weekly after the Apple Watch billing date of the **10th** of the month. Your refund will reflect in your Discovery Bank credit card, and you will receive a notification once your refund has been processed.

30. Where will my Apple Watch penalty refunds be paid into?

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Your Apple Watch penalty refunds will be paid into your qualifying Discovery Bank credit card that is linked to your Vitality Active Rewards with Apple Watch benefit.

31. My Vitality Active Rewards goals indicate that I did not achieve all or some of my weekly exercise goals and I have been incorrectly penalised for my Apple Watch. What should I do?

Please submit your Apple Watch penalty query by logging in to www.discovery.co.za and sending us a query through the **Vitality Help page**. Vitality will investigate your query and we will notify you of the outcome, which could be one of the following:

- a. If your Vitality Active Rewards weekly exercise goals in the Apple Watch billing cycle increase, Vitality will refund you based on the number of goals you have achieved. Refunds can take up to one week to be processed.
- b. If your Vitality Active Rewards weekly exercise goals in the Apple Watch billing cycle remain the same or decrease, you will not be eligible for a refund.

32. Why did I receive an Apple Watch penalty SMS notification and an SMS indicating the reversal of the Apple Watch penalty amount?

We send two Apple Watch penalty notifications. The first notification indicates that the penalty amount has been reserved, and the second notification is sent when the penalty amount is deducted to reverse the reserved funds. Your qualifying Discovery Bank credit card or previous Discovery Card will be deducted for one penalty amount.

33. When do you start calculating my weekly goals, and how does this fit in with monthly penalty deductions?

We will start calculating your weekly goals from the first full month after you collect your Apple Watch.

To make sure that Discovery Vitality has time to calculate all your weekly goals in a month, you give Discovery Vitality permission to debit your qualifying Discovery Bank credit card or previous Discovery Card, if applicable, on the **10th day of the following month, for 24 months**. However, if the 10th falls on a weekend or a public holiday, you agree that your qualifying Discovery Bank credit card or previous Discovery Card will be debited a day earlier or later. If you don't achieve your Vitality Active Rewards goals each month, penalty deductions will continue for 24 months or until you settle the full cost of your Apple Watch.

Example

You activate the Vitality Active Rewards with Apple Watch benefit on 15 May 2025. The first full month for goal calculation is June 2025, so at the end of June, Discovery Vitality will look at the goals achieved for that month and exclude any goals achieved in May 2025. The first deduction

will be on 10 July 2025. When the 24-month benefit period ends, the last deduction will be 10 June 2027. Once we have confirmed that there are no further outstanding amounts, meaning all deductions were successful and the Apple Watch is paid up, you can activate the benefit again from 10 July 2027.



34. When does the activation fee of R1,199 get refunded to Vitality members older than 65?

As a Vitality 65+ member you will need to pay an activation fee of R1,199 using your qualifying Discovery Bank credit card. We will refund you the full activation fee of R1,199. **We will pay this into your qualifying Discovery Bank credit card at the end of the month after the month in which your benefit was activated.** Vitality 65+ members can only get the activation fee back in its entirety once in their lifetime. This benefit is exclusive to Vitality members who are over the age of 65.

Example

You are a Vitality 65+ member who activated the Vitality Active Rewards with Apple Watch benefit on 12 February 2025 and paid the activation fee of R1,199. The full activation fee of R1,199 will be paid back into your qualifying Discovery Bank credit card on 30 March 2025.

35. I have the previous Discovery Card. Do I still qualify for the Vitality Active Rewards with Apple Watch benefit?

No. Only Discovery Bank clients with a [qualifying](#) Discovery Banking Suite can activate the Vitality Active Rewards with Apple Watch benefit. This means that you will need to [upgrade to Discovery Bank](#), get a new Discovery Banking Suite and then activate the Vitality Active Rewards with Apple Watch benefit. Secondary cardholders will not qualify for the Apple Watch benefit.

36. Will I be able to return my Apple Watch?

Returns on Apple Watches are subject to the distributor's policies. To view these, visit www.istoreonline.co.za.

We will not refund your R1,199 activation fee if you return your Apple Watch.

37. Can I exchange my Apple Watch?

If you collect your Apple Watch Series SE GPS Aluminium Case Sport 40 mm and choose to exchange it, at time of collection, for Apple Watch Series 10 GPS Aluminium Case Sport 42 mm, Discovery Vitality will still bill you for Apple Watch Series SE GPS and you will need to pay the difference in price directly to iStore.

If you collect your Apple Watch Series 10 GPS Aluminium Case Sport 42 mm, you will not be able to exchange it for Apple Watch Series SE GPS Aluminium Case Sport 40 mm. Discovery Vitality will still bill you for Apple Watch Series 10 GPS watch.

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If you activated the Vitality Active Rewards with the Apple Watch benefit before midnight on 29 September 2023, you can only choose an Apple Watch Series SE Cellular or Apple Watch Series 9 GPS and not the Apple Watch Series 10 GPS and Apple Watch Series SE GPS.



If you want to get the Apple Watch Series SE GPS or the Series 10 GPS and have not collected your Apple Watch Series SE Cellular or Apple Watch Series 9 GPS, you will need to contact Discovery Vitality on 0860 99 88 77 to request a refund of the R1,199 activation fee. You need to do this within 90 days from the date of activation. You will then need to activate the Vitality Active Rewards with the Apple Watch benefit again and select Apple Watch Series SE GPS or Apple Watch Series 10 GPS, pay the R1,199 non-refundable activation fee and use your proof of payment to collect your watch from iStore.

38. Can I gift my Apple Watch to someone else?

You can, but if you gift your Apple Watch to someone else, your personal Vitality Active Rewards exercise goals will still be used for this benefit. This means that if you don't meet your commitment to achieve all your weekly Vitality Active Rewards exercise goals for 24 months, it will be considered a breach of your warranty and your qualifying Discovery Bank credit card or previous Discovery Card will be deducted monthly, as applicable.

39. Can I trade in my current Apple Watch?

If you wish to trade in your current Apple Watch, you can contact iStore directly.

If you choose to go directly to iStore and trade in your current Apple Watch without paying the remaining costs still owing on your current Apple Watch, you will still need to pay a monthly penalty deduction if that applies to you.

40. Can my Vitality Active Rewards with Apple Watch benefit be cancelled?

It can, if you breach your warranty. Your Vitality Active Rewards with Apple Watch benefit will be cancelled if:

- You cancel your Apple Watch benefit, your Vitality Health policy, your Vitality Active Rewards benefit or your qualifying Discovery Bank credit card or previous Discovery Card
- You downgrade to a Vitality Health policy or a Discovery Bank credit card or previous Discovery Card that does not cater for the Vitality Active Rewards with Apple Watch benefit
- Your Discovery Bank credit card or previous Discovery Card is no longer in good standing.

View the Vitality Active Rewards with the [Apple Watch benefit guide](#) for more information. If your benefit is cancelled, your activation fee will not be refunded and you cannot return your Apple Watch to Discovery Vitality. You will then be responsible for the full remaining cost of the Apple Watch which Discovery Vitality will collect from your Discovery Bank credit card or previous Discovery Card.

If you would like to settle the remaining cost for your Apple Watch, please log in to the [Discovery website](#) and send us a query through the **Vitality Help page**.



41. Will Discovery Vitality share my personal information?

When you activate this benefit, you agree that Discovery Vitality, Discovery Bank and iStore in South Africa may share your personal information to administer the benefit. View a full list of our privacy terms and conditions.

You also agree that Discovery Vitality can use your email address 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 www.discovery.co.za.

42. Why have my goals increased or decreased?

Discovery Vitality will set a personalised Vitality Active Rewards exercise goal for you each week. As Vitality is a dynamic programme which is based on a behavioural economics model designed to consistently encourage you to improve your health, your goals can increase or decrease based on your goal history. The Vitality programme is designed to evolve because scientific research helps us to continuously enhance the benefits. You will be notified well in advance of all changes.

43. Can I transfer my Vitality Active Rewards with Apple Watch benefit to anyone else on my policy?

No. You cannot transfer the Vitality Active Rewards with Apple Watch benefit to a dependant on your Vitality Health policy. If a dependant on your Vitality Health policy would like to activate the benefit, they will need to log in on their own Vitality Health profile and activate the Vitality Active Rewards with Apple Watch benefit.

44. Where can I find out more about the Vitality Active Rewards benefit?

[Find out more about Vitality Active Rewards.](#)

May 2025