



# Get up to 15% cash back on your Royal Caribbean International trip

Get ready to book your next adventure with our Vitality Dream Destinations benefit. Embark on a holiday that will make you believe that anything is possible! Step aboard any Royal Caribbean International ship to enjoy innovation and leisure that is second to none.

As a qualifying Discovery Bank client, you can book an epic adventure with Royal Caribbean International and **get up to 15% cash back** when making a booking.

To view your Vitality Dream Destinations cash back, log in to your Discovery profile on the Discovery app or the Discovery website.

## Who does this benefit guide apply to?

This benefit guide applies to Discovery Bank clients with a qualifying Discovery Bank product and a Vitality Money membership.

If you are a client with the previous Discovery Card that was first issued before the launch of Discovery Bank, please [view your benefit guide](#).

## Who can use the Vitality Dream Destinations benefit?

If you are 18 years or older and you have a qualifying Discovery Bank product with Vitality Money, you can enjoy the Vitality Dream Destinations benefit. Having a qualifying Discovery Bank product means that you are the primary accountholder of one of the following:

- A Discovery Bank Gold, Platinum or Black Card Account

- A Discovery Bank Gold, Platinum, Black or Purple Suite.

Discovery Bank products not listed above will not qualify for the Vitality Dream Destinations cash back.

There is a three-month waiting period before you can use the Vitality Dream Destinations benefit. This is based on the following:

- If you take out a qualifying Discovery Bank credit card, you will have to wait three months before you can enjoy your Vitality Dream Destinations cash back. The three-month waiting period for your Vitality Dream Destinations cash back starts from the date your qualifying Discovery Bank credit card is opened. During this waiting period, you will not be able to use your Discovery Miles or earn your travel cash back.
- Your previous Discovery Card or original Discovery Bank credit card account opening date will be taken into consideration for your Vitality Dream Destinations cash back waiting period if:
  - You have upgraded from a different Discovery Bank credit card product
  - You have upgraded from the previous Discovery Card that was first issued before the launch of Discovery Bank.

### What you pay for the Vitality Dream Destinations benefit

You do not pay any extra fees for the Vitality Dream Destinations benefit apart from your monthly Discovery Bank fees and Vitality Money premium.

### How your Vitality Dream Destinations cash back is calculated

Your total Vitality Dream Destinations cash back is based on both of the following:

- Having activated your Vitality Money membership
- Your average qualifying spend on your Discovery Bank credit card over the past 12 calendar months.

Your Vitality Dream Destinations cash back is based on the following criteria:

- Having activated your Vitality Money membership by the time of making your first payment towards your booking.
- Having a qualifying Discovery Bank product: Discovery Bank Gold, Platinum or Black Card Account, or Discovery Bank Gold, Platinum, Black or Purple Suite.
- Having an average monthly qualifying spend of R2 500 or more on your Discovery Bank credit card over the past 12 calendar months. This will include local and international straight and budget purchases made online or in-store using the qualifying Discovery Bank credit card. Qualifying spend is based on the date the transaction was made but only once the transactions have been banked by the merchants. It will also include any spend on secondary credit cards associated with your primary Discovery Bank credit card account.

By meeting the above criteria, you will qualify for a flat 15% cash back on the portion of your booking relating to cabin costs only.

Note: The following transactions do not count towards your qualifying monthly spend:

- Cash withdrawals
- Traveller's cheque purchases
- Electronic funds transfers
- Payments made through online banking
- Debit orders
- Budget facility transfers
- Gambling transactions
- Health Banking transactions
- Discovery Pay transactions
- Any transactions with a Discovery Bank debit card.
- We will include your spend history from the past 12 calendar months before the move if you have upgraded from:
  - Another Discovery Bank credit card
  - The previous Discovery Card that was first issued before the launch of Discovery Bank.
- If you opened your first qualifying Discovery Bank credit card within the last 12 calendar months at the time of booking:
  - Your average monthly spend will be calculated based on your available months of spend
  - A minimum of three months' spend history will be required.
- Your account must be kept 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 Client 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 [qualify for rewards](#).

Learn more about how your rewards percentages are calculated by viewing the Dynamic Discounts rewards percentages guide applicable to your Discovery Bank credit card colour. These documents are available on the [Vitality Rules page](#) on [www.discovery.co.za](http://www.discovery.co.za).

## How to book your Royal Caribbean International trip

- You get up to 15% cash back when you pay for your **Royal Caribbean International booking through [Pentravel](#)**.
- Book your holiday directly through Pentravel by calling 087 094 0011. Alternatively, visit [Pentravel](#) or email Pentravel at [discovery@pentravel.co.za](mailto:discovery@pentravel.co.za) to make your booking. For special bookings, please contact Royal Caribbean International by calling 0800 27 84 73 or email [discovery@cruises.co.za](mailto:discovery@cruises.co.za).
- Bookings made through the Royal Caribbean International website will not qualify for cash back.
- You need to **tell the travel agent that you are a Discovery Bank credit cardholder** before you make your travel booking to get your cash back. If you do not mention this beforehand, you will not get your cash back.
- Use your qualifying Discovery Bank credit card to pay for your Royal Caribbean International

booking. We will pay your cash back into your Vitality Savings Account six weeks after the travel return date.

- Qualifying Discovery Bank primary accountholders can make a travel booking for a secondary cardholder of their qualifying Discovery Bank product. To qualify for cash back, the qualifying Discovery Bank primary accountholder must complete the booking process.
- The up to 15% cash back will only apply to the qualifying travel expenses of the primary accountholder, any secondary cardholders, and any members on the primary accountholder's Vitality Health policy (if applicable). The primary accountholder can be a main member, spouse, adult dependant, or child dependant aged 18 or over on the Vitality Health membership (if applicable). The primary accountholder or at least one secondary cardholder must be part of the travel party.
- The reward applies to the cabin cost only. All prices exclude port charges, taxes and fees, the gratuities, the Assist Card insurance, cruise tours, shore excursions, transfers and pre- and post-cruise hotels.
- If a booking is made under VSP rates (staff rates in the travel industry), then the Vitality Dream Destinations benefit will no longer apply as these rates have already been reduced.
- **Please note:** Electronic funds transfer (EFT) payments to travel partners do not qualify for travel cash back. Payments must be made using a Discovery Bank credit card.
- To earn your Vitality Dream Destinations cash back, ensure that you [qualify for rewards](#) when making your first payment towards your Royal Caribbean International booking.
- For more information, visit [Pentravel](#).

## How to redeem Discovery Miles for additional cash back

You can choose to redeem your Discovery Miles for additional cash back on your booking. Here's how to get started:

- Get a booking reference number to use your Discovery Miles.
- Obtain the Discovery Miles redemption application form from the Discovery Bank call centre by calling 0800 07 96 97. Follow the instructions detailed on the form and email it to [dreamdestinations@discovery.co.za](mailto:dreamdestinations@discovery.co.za).
- You can complete the redemption application form at any time from when the booking is made but within 30 days of you receiving your normal cash back for the booking. Discovery Vitality will not accept any application form received more than 30 days after you receive your cash back for the booking. The total cash back you receive from redeeming your Discovery Miles combined with Vitality Money cash back cannot exceed the rand value of the booking.
- Discovery Miles are made at an exchange rate of 10 Discovery Miles to R1.
- The maximum number of Discovery Miles that can be redeemed against a single booking is 10 times the total value of the booking less any normal cash back already received.
- The minimum Discovery Miles redemption amount is 5 000 Discovery Miles per booking.

## An example

Celeste books a cruise through Pentravel with Royal Caribbean International. The cruise costs R25 000 of which R20 000 is the cost of the cabin (R5 000 consists of third-party fees, additional

extras, port charges, taxes and gratuities). Celeste pays the R25 000 with her Discovery Bank credit card and wants to redeem 250 000 Discovery Miles for additional cash back. We will pay her cash back as follows:

Celeste books a Royal Caribbean International cruise <b>with Pentravel</b> (this is to ensure that she gets her cash back). She pays the total fee of R25 000 using her Discovery Bank credit card.	Total amount paid with Discovery Bank credit card: R25 000
Pentravel sends the invoice and all the details to Discovery for the cash back to be calculated. The invoice shows the clear breakdown that R20 000 of the total booking was the base costs, and the remaining R5 000 was port charges, taxes and gratuities.	Qualifying spend to get cash back: R20 000
Celeste qualifies for 15% cash back.	Qualifying cash back percentage 15%
<b>Discovery Vitality calculates the cash back as 15% off the base cost of R20 000.</b>	<b>Cash back at 15%: R3 000</b>
Celeste also has Discovery Miles and wants to redeem her Discovery Miles for additional cash back. She calls the Discovery Bank call centre on 0800 07 96 97 and gets the Discovery Miles redemption form from the call centre agents.  Celeste decides to redeem 250 000 Discovery Miles, fills in the form, and sends it back to Vitality.	Discovery Miles redemption requested 220 000 Discovery Miles
Vitality calculates the maximum Discovery Miles that are allowed to be redeemed on the booking is 220 000. This is calculated as:  Total booking cost (R25 000) less cash back received (R3 000) multiplied by 10.	Allowable Discovery Miles redemption 220 000 Discovery Miles
<b>Vitality, therefore, redeems the maximum allowable Discovery Miles of 220 000.</b>	<b>220 000 Discovery Miles</b>
<b>Vitality redeems the Discovery Miles and pays Celeste an additional R22 000 in cash back.</b>	<b>R22 000</b>
<b>The total cash back that Celeste receives is R25 000. R3 000 (cash back) + R22 000 (Discovery Miles redeemed)</b>	<b>Benefit cash back: R3 000 cash back plus Discovery Miles: R22 000</b>

## Changing or cancelling your booking

Visit the [Pentravel website](#) for rules on changing and cancelling your booking.

## Ending your membership

You will no longer receive cash back when booking a Royal Caribbean International trip if:

- You close your qualifying Discovery Bank product and end your Vitality Money membership
- Downgrade to a Discovery Bank product that does not qualify for the Vitality Dream Destinations benefit.

## Third-party consent for using the travel benefit

By using or activating the benefits for Contiki, World Leisure Holidays, Royal Cruises International, or any of the other Discovery Vitality benefits, you agree to the limits, terms and conditions. You also

agree that Discovery Vitality (Pty) Limited, Discovery Bank Limited, their partner network and third parties associated with the benefit may share your payment and personal information as well as transaction data to administer the benefit effectively.

### Need help or additional information?

If you have any questions or need more information about the Vitality travel benefit, visit the [Discovery Vitality Help page](#) or [send us a query](#).

If, for any reason, there is a conflict between rules in this benefit guide and the Vitality Main Rules for Vitality Money members, the Vitality Main rules will apply to the benefit at all times. Keep up to date with the latest news from Vitality: Download the Discovery app, follow Discovery Vitality on (@Discovery\_SA) and (DiscoverySA).

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

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