



**Travel**



## **Terms and conditions for Car Hire**

### **Who this document applies to**

1. To get car hire discounts from the Discovery Vitality programme, you must be a main member, spouse, or adult dependant on a full Discovery Vitality membership. However, you must be 23 years or older to make the car hire booking.
2. To get car hire discounts from the Vitality Money programme, you must be a primary accountholder or secondary cardholder on any one of the below products:
  - a. A Discovery Bank Transaction Account with pay-as-you-transact fees
  - b. A Discovery Bank Transaction Account with bundled fees
  - c. A Discovery Bank Credit Card Account
  - d. A Discovery Bank Suite
  - e. A Discovery Account
3. The car hire benefit for Discovery Vitality and/or Discovery Bank clients does not apply to anyone under the age of 23 years old.
4. By using the Vitality Travel booking platform, you agree to the limits, terms and conditions set out in these terms and conditions.
5. The terms and conditions can change at any time, and we will advise you when they change.

### **Booking platform**

6. Qualifying members of the Discovery Vitality programme can access the Vitality Travel booking platform and log in as a Discovery member to access their car hire discount.
7. Qualifying Discovery Bank clients who have an existing Discovery Bank transaction account, credit card account, full banking suite or who take out a zero monthly fees Discovery Account can access the Vitality Travel booking platform on the Discovery Bank website to use their car hire discount.
8. Qualifying Discovery Vitality members can access the Vitality Travel booking platform by contacting Vitality Travel on 087 742 0272.
9. Those who are both qualifying members of the Discovery Vitality programme and qualifying Discovery Bank clients can access their Discovery Vitality and Vitality Money discount using the Vitality Travel booking platform.

### **Vitality car hire discounts**

10. Qualifying Discovery Vitality members' and qualifying Discovery Bank clients' savings on car hire from Europcar and Tempest Car Hire are applied when you book through the Vitality Travel booking platform.

<b>Qualifying Discovery Vitality product</b>	<b>Qualifying Discovery Bank product (accountholders only)</b>	<b>Vitality Travel booking platform discount percentage</b>
None	Discovery Bank Transaction Account with pay-as-you-transact fees <b>OR</b> Discovery Account <b>OR</b> secondary cardholder only	10%
None	<b>OR</b> Discovery Bank Transaction Account with bundled fees <b>OR</b> Discovery Bank Credit Card Account <b>OR</b> any Discovery Bank Suite	25%
Full Vitality Health	None	25%
Full Discovery Vitality	Discovery Bank Transaction Account with pay-as-you-transact fees <b>OR</b> Discovery Bank Transaction Account with bundled fees <b>OR</b> Discovery Bank Credit Card Account <b>OR</b> Discovery Bank Suite <b>OR</b> Discovery Account	25%

11. The Vitality Money travel discount (above the base 10% discount) is dependent on your Discovery Bank product at the time of making your accommodation booking and your average qualifying spend over the previous 12 calendar months. See the dynamic lifestyle rewards guides for more information. Vitality Health members get a flat 25% discount.
12. Qualifying spend includes local and international straight and budget purchases made online and in-store using the qualifying Discovery Bank credit card, based on the date the transaction was made, however, only once the transaction has been banked by the merchants. It will also include any spend on secondary credit cards associated with your primary Discovery Bank account.  
For clients that are on a Discovery Bank transactional account with Bundled fees, the reward will be calculated using qualifying debit card spend. For clients on a Discovery Bank Platinum or Black Credit Card Account, Discovery Bank Gold, Platinum Black or Purple Suite the reward will be calculated using qualifying credit card spend only. For clients that upgrade from the Discovery Bank Transaction Account to a Discovery Bank Black Credit Card Account, Discovery Bank Black or Purple Suite, the reward will be calculated using qualifying debit card spend up until the upgrade and thereafter the reward will be calculated using qualifying credit card spend only.
13. The base 10% discount is applicable to secondary cardholders unless they qualify for higher Discovery Vitality travel discounts or their own personalised Vitality Money travel discounts.
14. Bookings are unlimited with no booking fees.
15. The following are included in the Vitality Travel car rental discount: VAT, car rental cost, including limited kilometres as specified in the rental rate, airport surcharge, tourism levy, damage and theft waiver and carbon emissions tax.
16. The following are not included in the Vitality Travel car rental discount:
  - o Additional kilometres in excess of the kilometres included in the retail cost.
  - o A standard document administration fee.
  - o Delivery and collection fees. The amount charged is dependent if the rental is in or out of business hours.
  - o Location surcharges levied on rentals that start at Sandton branches.
  - o One-way rental fees. You can choose to drop off the car in a different place to where you collected it, but a one-way rental fee will be charged.
  - o E-toll fees.
  - o Fuel or refuelling service fees.

- Traffic fines or traffic fine administration fees.
  - Tyre and windscreen cover.
  - Baby or child car seats.
  - Fees for additional drivers.
  - Fees for drivers under the age of 23 with an unendorsed licence. The fees do not display in the reservation process and will be determined at the rental counter on collection of the vehicle.
  - GPS rentals.
  - Any other optional services or added extras.
  - Claim handling fees.
  - Other miscellaneous or legal costs.
  - Assessor fees.
  - Minor damage waiver.
17. Car rentals rates apply to each day, so you pay for a minimum of one day (24 hours) even if you return the car in less than 24 hours. The Vitality discount is applied on the daily rate only.
  18. To qualify for the maximum discount for the Vitality Travel car hire benefit, the booking needs to be made at least six hours before you collect your car. A flat 10% discount will apply for bookings made within six hours before you collect your car.
  19. If you arrive at a Europcar or Tempest Car Hire without an existing booking, the discount for which you qualify will be a flat rate of 10%.
  20. Different Discovery Vitality members on the same membership who are eligible for the benefit may make separate bookings for the same rental period and receive their applicable discounts on the Vitality Travel booking platform.
  21. Your account must be kept in good standing. 'Good standing' means that none of your Discovery Bank accounts and credit facilities are overdrawn (over the agreed limit), 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.
  22. Members with a qualifying Discovery Bank credit card who reserve a Europcar rental will have the choice to pay for both the car rental and deposit amounts when they go collect their car; or to pay for the rental amount at check out on the Vitality Travel platform and pay for the deposit amount at the time of car collection.
  23. The choice to only pay for both the rental and deposit amounts at the time of car collection is available to members with a qualifying Discovery Bank credit card who reserve a Europcar rental and have an existing Ready2GO account/profile.
  24. The choice to only pay for both the rental and deposit amounts at the time of car collection is available to members who, as part of reserving a Europcar rental, accept the terms and conditions to register for a Ready2GO account/profile.
  25. For members without an existing Ready2GO account/profile and/or those who choose to not register for a Ready2GO account/profile when reserving a Europcar rental, the rental amount will be payable at checkout on the Vitality Travel platform and the deposit amount will be payable at the time of car collection.
  26. Members without a qualifying Discovery Bank credit card will not have the choice to pay for both the rental and deposit amounts at checkout on the Vitality Travel platform.
  27. Members without a qualifying Discovery Bank credit card will have to pay for the rental amount at checkout on the Vitality Travel platform and pay for the deposit amount at the time of car collection.
  28. Payment on the Vitality Travel booking platform can only be made using a Discovery Bank physical or virtual card or Discovery Miles.
  29. The option to pay for the car rental reservation using Discovery Miles is not available to members who choose to pay for both the rental and deposit amounts at the time of car collection.

30. Member who reserve a vehicle using an existing or registered Ready2GO account/profile will not be able to use their Discovery Miles to pay for the car rental reservation.
31. Your Discovery Bank account must be kept in good standing to qualify for your Vitality Money discounts. 'Good standing' means that none of your Discovery Bank accounts and credit facilities are overdrawn (over the agreed limit), 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.

### **Waiting periods**

32. Discovery Vitality members that take out a Discovery Account to access Vitality Travel, will have access within 48 hours to their Discovery Vitality travel rewards, with no additional waiting periods for the main member and dependents.
33. The base 10% discount is available immediately on the Vitality Travel booking platform once your qualifying Discovery Bank product is opened and no waiting period applies.

### **Partner rental conditions**

34. There is an additional fee for drivers under the age of 23. If you are under 23 years old, you will be charged a young driver surcharge. This fee does not display in the reservation process and will be determined at the rental counter on collection of the vehicle.
35. You must have a valid, unendorsed driving licence for at least three years to be listed as a driver on a booking.
36. You cannot use the Vitality Travel benefit car hire discount with any other promotions.
37. You get up to 200 kilometres free each day you rent a vehicle, depending on the car hire option you have chosen during the booking process. As soon as you have reached the kilometres included in the car rental rate, you pay a set rate for every additional kilometre you travel. Europcar and Tempest Care Hire will determine this additional rate.
38. The rental rate depends on the type of car you have chosen.
39. You do not need to book a local flight to make a car rental booking. If you want to make both a flight and car hire booking, you must make these as two separate bookings on the Vitality Travel platform. On the Vitality Travel booking platform, you can add the car hire booking to your flight booking.
40. Bookings cannot be transferred to another person or be changed to another hire company.
41. The benefit is only available for car rentals in South Africa. Cars may not cross the borders of South Africa. Rates and additional charges are subject to change without notice. Please check any additional charges on the booking websites.
42. If you have booked your car hire benefit on the Vitality Travel booking platform, when you collect your car at Europcar or Tempest Car Hire branch, you need
  - o You must be both the driver and the credit cardholder.
  - o There is a refundable deposit that will be debited from your credit or debit card.
  - o You must present your physical credit card for the deposit when you collect the car.
  - o The full deposit will be charged on the credit card.
  - o The amount refunded will be determined by Europcar or Tempest Car Hire.
  - o You may not use Discovery Miles to pay for car rentals.
43. If you have booked your car hire benefit on the Vitality Travel booking platform through Discovery Bank, any amounts

due at the time of reserving the car can be paid using either your Discovery Bank card and/or Discovery Miles. The booking confirmation will advise of any additional payment or deposits necessary on collection.

44. You can only confirm the type of car in the group you have chosen when you collect it, not when you book.
45. Car rental depends on availability.
46. If you want to request a car type when you pick it up, Europcar and Tempest Car Hire will do their best to meet your special request, but they may not always be able to.
47. When you return the car, Europcar and Tempest Car Hire will refund the difference between what you owe and the deposit you paid.
48. It could take up to seven working days for refunds to show on your credit card account.
49. When you collect the car, it will have a full tank of fuel. You have the option of filling up the tank before returning the car. If you return the car without a full tank, you will be charged for the difference to fill it up.
50. Europcar or Tempest Car Hire may charge a refuelling fee as each vehicle is refuelled at the end of the rental period, irrespective of whether you have filled the fuel tank or not.
51. Fuel is charged at government-legislated rates.
52. The minimum rental charge will be based on the 24 hours. Please ensure that the car is returned by the same time on the agreed date of return to avoid paying for an additional day. For example, if you rent the car for one day and collect it at 08:00, you must return it by 08:00 the next day to avoid being charged for an additional day.
53. The following waivers, liabilities and deposits are available:

<b>Standard Collision Damage and Theft Loss Waiver</b>	<b>Super Collision Damage and Theft Loss Waiver</b>
Pay a reduced liability if the vehicle is damaged or stolen	Pay a further reduced liability if the vehicle is damaged or stolen
Excludes tyre and windscreen damage	Excludes tyre and windscreen damage
Deposit: A lower daily rate A higher limited liability A higher deposit	Deposit: A higher daily rate A much lower limited liability A lower deposit

54. [Europcar](#) and [Tempest Car Hire](#) standard terms and conditions apply and are subject to change without prior notice. These terms and conditions must be read in conjunction with Partner terms and conditions.

### **Changes, cancellations and refunds**

55. If your flight is changed or cancelled, your car hire booking will not be updated automatically.
56. There is no minimum period to change a booking, changes are subject to availability.
57. There is no cost to change a car rental booking. However, the rate for the booking may change in the following instances:
  - a. If you extend or shorten the duration of the car rental.
  - b. If you change or upgrade the car category.
  - c. If you upgrade from standard to super waiver.
  - d. If the rates available have changed, you will be charged the new daily rate with the applicable Vitality discount.
  - e. If you have ended your Discovery Vitality membership.
  - f. If you have closed your Discovery Bank account.

58. If you want to make a change to your booking after the cancellation date of your Discovery Vitality membership, the standard Europcar or Tempest Car Hire rules will apply.
59. If your Discovery Vitality or your Vitality Money membership ends, you can still use the Europcar and Tempest Car Hire bookings you made before your membership ended. However, you cannot book any more Europcar and Tempest Car Hire rentals at the discounted rates after your Discovery Vitality membership has ended.

### **Information sharing and consent**

60. By using the Vitality car hire benefit you consent to Discovery Vitality (Pty) Limited, Discovery Bank Limited, their authorised partner network and third parties associated with the benefit sharing your payment and personal information as well as transaction data to administer the benefit effectively, and in accordance with the Discovery Vitality and Vitality Money Main Rules.
61. By using the Vitality car hire benefit you consent that the following parties may share or process your payment information and personally identifiable information of you, and where applicable, your spouse and dependants on your membership policy:
  - a. Discovery Vitality (Pty) Limited
  - b. Discovery Bank Limited
  - c. Europcar
  - d. Tempest Car Hire
  - e. Authorised third parties affiliated with the Vitality Travel benefits.
62. You agree to the sharing of your information as mentioned above by the parties listed above to:
  - a. Manage your travel booking.
  - b. Where applicable, further the legitimate interests of the dependents, in order to receive the Vitality car hire discounts that may be applicable.
63. Where applicable, as either the spouse, adult dependant or child dependant over 18 on a Vitality membership, you consent that the following may process your personally identifiable information and payment information to manage your travel booking:
  - a. Discovery Vitality (Pty) Limited
  - b. Discovery Bank Limited (where applicable)
  - c. Europcar
  - d. Tempest Car Hire
  - e. Authorised third parties affiliated with the Vitality travel benefits.
64. By proceeding to use the car hire benefit, you indemnify Discovery Vitality and Discovery Bank against any claims for damages arising from, amongst others, misrepresentation of authorisation, unauthorised use and/or failure to adhere to the required duty of care, including where booking on behalf of minor children, and/or facilitating bookings by minor children, where permissible by Europcar and Tempest Car Hire.
65. We will provide you with reasonable notice of any changes.

### **Europcar Ready2GO**

66. Ready2GO is an express checkout service from Europcar that gets members you on the road fast, with no queues and no paperwork. Completing a Ready2GO account is a free and once-off process and does not need to be done for every rental. This means that on arrival at the dedicated Ready2GO counters for Car collection, Europcar will only require a member's driving licence as proof of identification.

67. Members can sign up for the Ready2GO offering on Europcar's website or on the Vitality Travel platform when reserving a Europcar rental. Registering on the Vitality Travel platform is quick, easy and seamless.
68. If a member has an existing Ready2GO account/profile that was registered on Europcar's website, their account/profile will automatically be linked to their Vitality Travel profile, and the member will enjoy Ready2GO benefits on their future Europcar rental reservations.
69. When booking a Car on the Vitality Travel platform with a registered Ready2GO account/profile, both the rental and deposit amounts will be debited at the point of collection from the member's credit card that was selected to be linked to their Ready2GO profile.
70. A debit card or transactional account cannot be linked to a member's Ready2GO profile. A credit card will need to be presented for payment at the time of car collection and registration.
71. When booking a Car on the Vitality Travel platform with a registered Ready2GO account, members will not be able to use Discovery Miles to pay for either the car rental or deposit amounts.
72. These terms and conditions must be read in conjunction with Europcar's Ready2GO [terms and conditions](#).
73. The following Discovery Bank accounts qualify for Ready2GO:
  - a. A Discovery Bank Credit Card Account
  - b. A Discovery Bank Suite

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