

These terms and conditions apply to the Vitality Premium Holiday Special Offer, which offers new members joining Vitality Premium or Vitality Active up to 3 months' free Vitality with immediate access to the Vitality Health Programme. This offer is exclusive to qualifying members of Discovery Health and schemes administered by Discovery Health (Pty) Ltd (Discovery Health) who joined or will join Vitality Health in the offer period – 1 December 2023 to 1 December 2024.

Terms and conditions for the Vitality Premium Holiday Special Offer in conjunction with Immediate Access

1. The promoter is Discovery Vitality (Pty) Ltd (Discovery Vitality), also referred to as **'us', 'we'** and **'our'**.
2. The Vitality Premium Holiday Special Offer campaign will commence on 1 December 2023 and end on 31 December 2024 (the "Offer Period").
3. New members joining Vitality Premium or Vitality Active get up to 3 months' free Vitality with immediate access to Vitality (the "**Campaign Period**").
4. These terms and conditions should be read in conjunction with the Immediate Access Rules located in the [Vitality Main Rules](#).
5. The promotion is open to any member who is 18 years or older, and a member of a qualifying medical scheme administered by Discovery Health that qualifies for Vitality Premium or Vitality Active. This member will be referred to in this document as **'you', 'your'** and **'the member'**.

Eligibility

6. During the offer period, you will immediately get to enjoy the benefits of the Vitality Health Programme and this will extend to the next 2 (two) months. During the Campaign Period, you will not have to pay membership fees if you meet the following criteria:
 - You are a member of Discovery Health or a qualifying medical scheme administered by Discovery Health.
 - You join Vitality Premium or Vitality Active with a policy activation date

from 1 December 2023 to 31 December 2024.

- You, as a Vitality member, will qualify for the Vitality Premium Holiday Special Offer when a sale is completed successfully across the applicable Vitality activation channel.
 - We will automatically grant you immediate access to Vitality if the date of commencement on the initiating Discovery Health policy is not greater than 90 days in the future.
 - You upgrade to Vitality Premium from Bankmed Balance, or the Vitality Health Tracker and have not made use of the Vitality Premium Holiday Special Offer before.
 - You are a spouse or adult dependant and choose to take your own Vitality policy, meaning you become a main member. The eligibility clauses outlined in this document will apply to you.
 - You are not participating in any other Vitality special or corporate offers.
7. After the Campaign Period, you will start paying your membership fees.
 8. You qualify for this Vitality Premium Holiday Special Offer if you are a new Discovery Vitality member. This means you are not currently on Vitality.
 9. The Vitality Premium Holiday Special Offer is a once-in-a-lifetime offer and is only available within the Offer Period. If you take out Vitality Health on the Vitality Premium Holiday special offer and this either expires or is cancelled, your future Vitality policy will not have the Vitality Premium Holiday Special Offer applied to it.
 10. The Vitality Premium Holiday Special Offer is available through qualifying inhouse schemes administered by Discovery Health that have the Vitality Premium or Vitality Active option.

Note: If you want to cancel your Vitality membership before the end of the Campaign period and the Offer Period, you must inform Vitality of your intention to cancel your Vitality Health membership. You can request a cancellation by calling us on 011 529 7504.

11. **As a Discovery member you will not qualify** for the Vitality Premium Holiday Special Offer if you:
 - Do not have a Vitality Premium or Vitality Active membership but join other Vitality products such as Bankmed Balance, Vitality Health Tracker or Vitality Active Rewards for Doctors within the offer period.
 - Downgrade from Vitality Premium to Vitality Active with Discovery Health as the

initiating policy

- Upgrade from Vitality Active to Vitality Premium with Discovery Health as the initiating policy.
- Had the Vitality Premium Holiday applied to your Vitality policy before.
- Reinstate your Vitality policy within 30 days, with no break in membership.

12. **As a Discovery member you will not qualify** for immediate access if:
- The effective start date of the initiating Discovery Health policy and Vitality policy changes to a date in the past, before the immediate access date of commencement.
 - The effective start date of the initiating Discovery Health policy and Vitality policy changes to a date after the Campaign Period.

General

13. The Vitality Premium Holiday Special Offer is -non-transferable and cannot be exchanged for cash or anything else. Extensions beyond the Campaign period and the Offer Period are not permitted.
14. Discovery Vitality is not responsible for any misrepresentation caused by an unintentional copy error, typing error or an error by omission that may occur on any of our promotional material.
15. We as Discovery Vitality reserve the right to change or cancel the Vitality Premium Holiday Special Offer if we think it is necessary subject to notice.
16. If we alter or cancel this Vitality Premium Holiday Special Offer, you will give up any rights or claims you may have against us, our affiliates or associated companies, arising from such change or cancellation. We will notify you before cancelling or altering this Vitality Premium Holiday Special Offer. Without limiting any other legal remedies available to us.
17. We also reserve the right to immediately disqualify you and cancel your Vitality membership if you break or try to break any of these rules and the Vitality Main rules.
18. If required by law, we reserve the right to end this offer immediately subject to notice. If we do end this Vitality Premium Holiday Special Offer, you agree to give up any rights you may have in terms of this offer and acknowledge that you will not have any recourse against us or our agents. We also reserve the right to end this offer if it is held to be, or becomes, unlawful.

19. You need to get your own tax advice about any benefit you may get in terms of these rules. Discovery Vitality will not be responsible for any tax consequences related to your taking part in this offer.
20. By participating in this Vitality Premium Holiday Special Offer, you agree to follow these rules. You also agree that the Vitality Premium Holiday Special Offer terms referred to in this document and all relevant terms, conditions and limits relating to your Vitality benefits that apply. You also agree to be bound by the Vitality Main Rules or Vitality Money Rules, whichever applies.
21. You understand and agree that we may collect and use personal information about you. This Vitality Premium Holiday Special Offer is subject to our [privacy statement](#) that adheres to the provisions of the Protection of Personal Information Act 4 of 2013. You may write to us at privacy@discovery.co.za should you have any questions or concerns regarding how we will use your personal information.
22. In instances where we establish that you commit fraud or miscommunicate any information, we reserve the right to cancel this Vitality Premium Holiday Special Offer with immediate effect. Any referral reward, subject to that fraudulent conduct or miscommunication, will not be payable.
23. If there is a conflict between these Vitality Premium Holiday Special Offer rules and the Vitality Main Rules, the Vitality Main Rules will always apply.

Last updated: December 2023