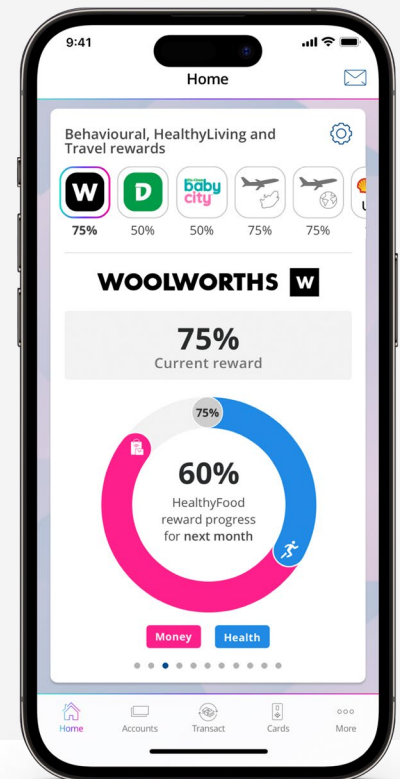
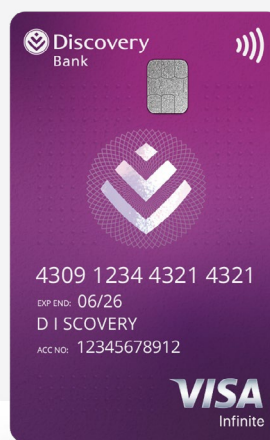


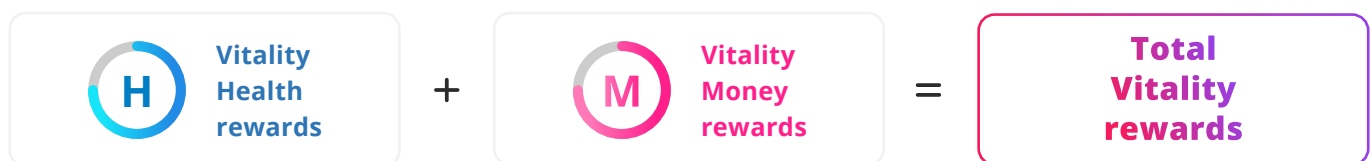
Understanding your **dynamic lifestyle rewards percentages**

**Discovery Bank
Purple Suite**



Your dynamic lifestyle rewards are your **total Vitality rewards**, which consist of your Vitality Health and Vitality Money rewards combined.

£ rewards are awarded to you in Discovery Miles
R rewards are upfront discounts or paid to you as cash back



Discovery Bank clients with both Vitality Health and Vitality Money earn boosted dynamic lifestyle rewards. Don't have Vitality Health? You'll still qualify for the Vitality Money portion of the total Vitality reward.

H You get **Vitality Health rewards** based on a combination of:

- Whether you have a full Vitality Health membership
- Your Vitality Health status
- Whether you activate your benefits
- Whether you have completed your Vitality Health assessments.

M You get **Vitality Money rewards** based on a combination of:

- Whether you have unlocked Vitality Money on the banking app
- Your Vitality Money status
- Your qualifying Discovery Bank product
- Whether your account qualifies for rewards at the time of calculation
- Your qualifying Discovery Bank card spend.

Purple Suite rewards overview

If you have **both Vitality Health and Vitality Money**¹

	DISCOVERY BANK PURPLE SUITE	
HealthyFood	75%	
	25%	50%
HealthyCare and HealthyBaby	50%	
	25%	25%
Local flights	75%	
	25%	50%
International flights	75%	
	25%	50%
Accommodation and car hire	25%	
Dream Destinations	15%	
Fuel and Uber rides	20%	
Life Integrator Miles	7.5%	

If you **only have Vitality Money**, and don't have Vitality Health¹

	DISCOVERY BANK PURPLE SUITE
HealthyFood	50%
HealthyCare and HealthyBaby	25%
Local flights	50%
International flights	50%
Accommodation and car hire	25%
Dream Destinations	15%
Fuel and Uber rides	20%
Life Integrator Miles	7.5%

% = Vitality Health reward
% = Vitality Money reward
% = Total Vitality reward

¹ Displayed rates indicate maximum 'up to' reward percentage. Limits, Ts&Cs apply. See Local and international flight discounts as displayed effective from March 2024.

How **what you spend** affects your rewards

Your monthly spend on your qualifying Discovery Bank credit card determines your Vitality Money rewards. We count your card spend linked to your credit card accounts or foreign currency accounts. This includes any qualifying spend on **additional** or **secondary** cards.

Know what spend qualifies towards your rewards

Your qualifying spend includes local and international straight or budget Discovery Bank card purchases that have been banked by a merchant (online or in-store).

Qualifying spend also includes prepaid products and services that you have purchased through the Discovery Bank app, Health Pay and Vitality Pay transactions, Vitality Travel bookings and visits to The Lounge paid for using your cards.

Transactions that don't qualify towards spend:

- Cash withdrawals
- Traveller's cheque purchases
- EFTs
- Debit orders
- Budget facility transfers
- Gambling transactions
- Contact Payments
- Payments made through online banking
- Any card spend linked to your transaction account

How your Vitality Money status affects your rewards

Improve your Vitality Money status to unlock higher rewards. As your financial health improves, so will your Vitality Money status, and your rewards can increase.

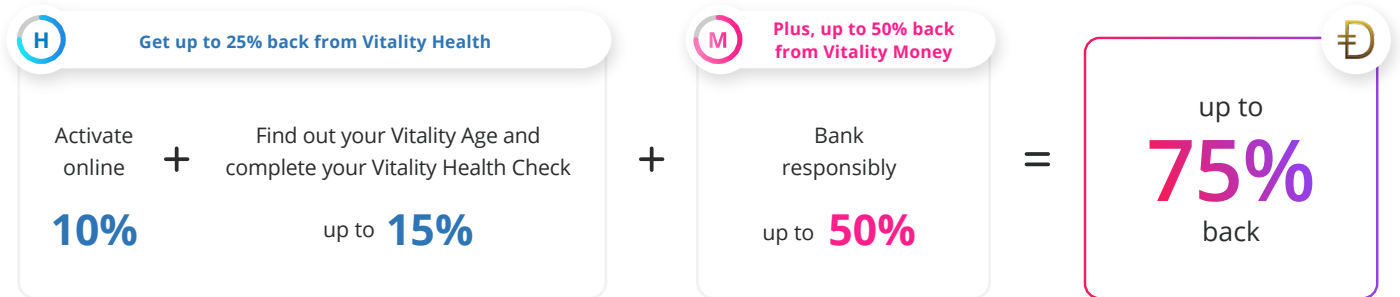
[Learn more](#) about how to manage and improve your Vitality Money status and get to Diamond status.

Travel benefits

When calculating your travel benefits, we look at your Vitality Money status and your average monthly spend on your Discovery Bank cards over the past 12 months measured since the time you've had a Discovery Bank product eligible for rewards (i.e. a Discovery Account, Discovery Bank Transaction Account, Discovery Bank Credit Card Account, or Discovery Bank Suite).

- If you upgraded from a Discovery Account or Discovery Bank Transaction Account to the Discovery Bank Purple Suite, we'll count your qualifying spend before and after you upgraded separately based on the product you had at the time.
- If you did not have a qualifying Discovery Bank product for twelve months, we'll use your average monthly spend for the number of months available. However, if you switched from the previous Discovery Card product to the Discovery Bank Purple Suite, we'll count your Discovery Card product spend history from before upgrading.
- If you've recently joined Discovery Bank as a new client, in your first two calendar months your Vitality Money rewards will be based on the maximum reward percentage available for your Vitality Money status, regardless of how much you've spent. From the first day of your third calendar month, we'll start using your actual spend history to determine your rewards.

HealthyFood rewards



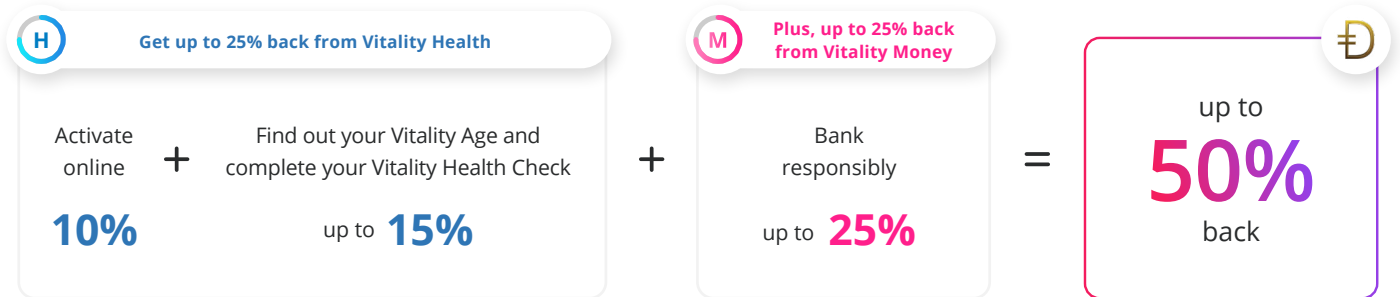
If you **have Vitality Money** (with or without Vitality Health), you're eligible to earn the following rewards from Vitality Money:

M Vitality Money rewards of up to **50%** back

M

DISCOVERY BANK PURPLE SUITE						
VITALITY MONEY REWARDS	Monthly spend	Vitality Money status				
		Blue	Bronze	Silver	Gold	Diamond
	R0 – R2,499	0%	0%	0%	0%	0%
	R2,500 – R19,999	7%	8.5%	10.5%	13%	17.5%
	R20,000 – R24,999	8%	10%	12%	15%	20%
	R25,000 – R29,999	11%	13.5%	16.5%	20.5%	27.5%
	R30,000 – R34,999	14%	17.5%	21%	26%	35%
	R35,000 – R39,999	14%	21%	25.5%	31.5%	42.5%
	R40,000 or more	14%	25%	30%	37.5%	50%

HealthyCare and HealthyBaby rewards



If you **have Vitality Money** (with or without Vitality Health), you're eligible to earn the following rewards from Vitality Money:

M Vitality Money rewards of up to **25%** back

M

DISCOVERY BANK PURPLE SUITE						
VITALITY MONEY REWARDS	Monthly spend	Vitality Money status				
		Blue	Bronze	Silver	Gold	Diamond
	R0 – R2,499	0%	0%	0%	0%	0%
	R2,500 – R19,999	7%	8.5%	10.5%	13%	17.5%
	R20,000 – R24,999	8%	10%	12%	15%	20%
	R25,000 or more	10%	12.5%	15%	18.5%	25%

Local flights rewards



If you **have Vitality Money** (with or without Vitality Health), you're eligible to earn the following rewards from Vitality Money:

M Vitality Money rewards of up to **50%** off

M

DISCOVERY BANK PURPLE SUITE						
VITALITY MONEY REWARDS	Average monthly spend	Vitality Money status				
		Blue	Bronze	Silver	Gold	Diamond
	R0 – R2,499	0%	0%	0%	0%	0%
	R2,500 – R19,999	7%	12.5%	17.5%	20%	27.5%
	R20,000 – R24,999	7%	13%	18%	22.5%	30%
	R25,000 – R29,999	8%	15%	21%	26%	35%
	R30,000 – R34,999	8%	15%	24%	30%	40%
	R35,000 – R39,999	8%	15%	27.5%	35%	45%
	R40,000 or more	8%	15%	27.5%	35%	50%

If you have a **Discovery Bank Purple Suite** without Vitality Health, you'll get a minimum 10% off local flights if your personalised flight discount is less than 10%.

Enjoy an **unlimited 10% off flights** once you've depleted your personalised flight discount allocation for the calendar year.

See [page 3](#) for details on how we calculate your travel benefits.

Limits, Ts&Cs apply. See

Local discounts as displayed effective from March 2024.

International flights rewards



If you **have Vitality Money** (with or without Vitality Health), you're eligible to earn the following rewards from Vitality Money:

M Vitality Money rewards of up to **50%** off

M

DISCOVERY BANK PURPLE SUITE					
Average monthly spend	Vitality Money status				
	Blue	Bronze	Silver	Gold	Diamond
R0 – R2,499	0%	0%	0%	0%	0%
R2,500 – R24,999	5%	6%	7.5%	9%	12.5%
R25,000 – R29,999	5%	7.5%	9%	11%	15%
R30,000 – R34,999	5%	8.5%	10.5%	13%	17.5%
R35,000 – R39,999	5%	8.5%	12%	15%	20%
R40,000 – R49,999	5%	8.5%	15%	18.5%	25%
R50,000 – R54,999	7%	12.5%	17.5%	20%	27.5%
R55,000 – R59,999	8%	15%	18%	22.5%	30%
R60,000 – R64,999	8%	15%	21%	26%	35%
R65,000 – R69,999	8%	15%	24%	30%	40%
R70,000 – R79,999	8%	15%	24%	30%	45%
R80,000 or more	8%	15%	24%	30%	50%

If you have a **Discovery Bank Purple Suite** without Vitality Health, you'll get a minimum 10% off international flights if your personalised flight discount is less than 10%. Enjoy an **unlimited 10% off flights** once you've depleted your personalised flight discount allocation for the calendar year.

You're eligible for two economy or premium economy class bookings or one business class booking per calendar year. Unlimited discounts at 10% are applicable to economy or premium economy only.

To qualify for a business class flight when using your international flight saving, you need to have maintained an average monthly positive balance of at least R250,000 over a 12-month rolling period across all your accounts, at the time of the booking.

See [page 3](#) for details on how we calculate your travel benefits.

Limits, Ts&Cs apply. See

International flight discounts as displayed effective from March 2024.

Dream Destinations rewards

M Vitality Money rewards of up to **15% back**

Discovery Bank Purple Suite clients get up to 15% back with an average monthly qualifying spend of R2,500 or more.

M **R**
Bank responsibly
and get up to
15%
back

Accommodation and car hire rewards

H Get 25% off from Vitality Health

Vitality Health members automatically get 25% off on unlimited accommodation and car hire bookings.

OR

M Get up to 25% off from Vitality Money

Vitality Money members automatically get 10% off on unlimited accommodation and car hire bookings. You can boost this to up to 25% off with an average qualifying monthly spend of R2,500 or more.

=

R
up to
25%
off

See [here](#) for details on how we calculate your travel benefits.

Limits, Ts&Cs apply. See [here](#)

Fuel and Uber rewards

If you **have Vitality Money** (with or without Vitality Health), you're eligible to earn the following rewards from Vitality Money:

Bank responsibly and get up to **20%** back

Vitality Money rewards of up to **20%** back

DISCOVERY BANK PURPLE SUITE						
VITALITY MONEY REWARDS	Monthly spend	Vitality Money status				
		Blue	Bronze	Silver	Gold	Diamond
	R0 – R2,499	0%	0%	0%	0%	0%
	R2,500 – R19,999	4%	5.5%	6.5%	8%	11%
	R20,000 – R24,999	5%	6.5%	7.5%	9%	12.5%
	R25,000 – R29,999	6%	7.5%	9%	11%	15%
	R30,000 – R34,999	7%	8.5%	10.5%	13%	17.5%
	R35,000 or more	7%	10%	12%	15%	20%

Life Integrator Miles rewards

If you **have Vitality Money** (with or without Vitality Health) and pay for a Bank Integrated Discovery Life plan by debit order from your Discovery Bank account, you're eligible to earn the following rewards from Vitality Money:

Bank responsibly and get up to **7.5%** back

M Vitality Money rewards of up to **7.5%** back

VITALITY MONEY REWARDS	DISCOVERY BANK PURPLE SUITE				
	Monthly spend	Vitality Money status			
		Blue	Bronze	Silver	Gold
0 – R19,999	0%	0%	0%	0%	0%
R20,000 – R24,999	1.5%	1.8%	2.1%	2.4%	3%
R25,000 – R29,999	1.75%	2.1%	2.45%	2.8%	3.5%
R30,000 – R34,999	1.9%	2.25%	2.65%	3%	3.75%
R35,000 – R39,999	2%	2.4%	2.8%	3.2%	4%
R40,000 – R44,999	2.15%	2.55%	3%	3.4%	4.25%
R45,000 – R49,999	2.25%	2.7%	3.15%	3.6%	4.5%
R50,000 – R54,999	2.5%	3%	3.5%	4%	5%
R55,000 – R59,999	2.75%	3.3%	3.85%	4.4%	5.5%
R60,000 – R64,999	3%	3.6%	4.2%	4.8%	6%
R65,000 – R69,999	3.25%	3.9%	4.55%	5.2%	6.5%
R70,000 – R79,999	3.5%	4.2%	4.9%	5.6%	7%
R80,000 or more	3.75%	4.5%	5.25%	6%	7.5%

Discovery Miles will be paid to the Discovery Bank client whose account the Bank Integrated Discovery Life plan monthly debit order is processed from. They don't need to be the policyholder, life assured or beneficiary of the associated Bank Integrated Discovery Life plan.

No Discovery Miles will be awarded on debit orders processed for Discovery Life plans that are not Bank Integrated.

Limits, Ts&Cs apply. See



That's shared-value banking.

discovery.co.za



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Images in this document are for illustrative purposes only. Rewards and qualifying spend are as at 1 March 2024. Always see the Discovery Bank app or discovery.co.za for the latest information and terms and conditions.

