

## Black Friday spend terms and conditions

These terms and conditions apply to **Discovery Bank Black Friday spend** campaign. On 29 November 2024, 5 (five) qualifying Discovery Bank clients will win their Black Friday spend back in Discovery Miles every hour between 08:00 and 17h00, up to the value of 50,000 Discovery Miles (R5,000). There will be a total of 50 (fifty) winners.

By taking part in this promotion, you agree to and accept these terms and conditions.

1. The promoter is Discovery Bank Ltd (Discovery Bank), also referred to as 'promoters', 'us', 'we', and 'our'.

### The promotion **and who qualifies**

2. The competition is open to South African citizens (residing in South Africa), who are 18 years and older, and are:
  - a. Discovery Bank primary accountholders who have a Discovery Bank Transaction Account, Discovery Bank Card Account, Discovery Account or Discovery Bank Suite and have an active Vitality Money status.
  - b. Clients with the previous Discovery Card product, which is now administered by Discovery Bank, are required to switch their previous Discovery Card to a new Discovery Bank credit card product and activate Vitality Money.
  - c. Existing Discovery Bank clients who have only a savings account, as well as Vitality Health and Vitality Drive members who aren't qualifying Discovery Bank clients, will need to add a Discovery Bank transaction or credit card account and activate Vitality Money.
3. The directors, partners, employees, agents, or consultants, as well as any other similarly associated individual with Discovery Ltd, Discovery Bank Ltd, its partners, or any related third parties, are not eligible for this competition.
4. The competition starts on Friday, 29 November 2024 and runs from 08:00 to 17:00 only on Black Friday.
5. Your account must be kept in good standing as defined [here](#).
6. To be eligible to win, you must shop using your Discovery Bank virtual or physical card, or your Discovery Miles.
  - a. If you shop using your Discovery Bank virtual or physical card, or your Discovery Miles on Black Friday, 29 November 2024, you will be automatically entered into the prize draw.
7. The prize winners will be drawn randomly from the qualifying entries by Discovery Bank. There will be a total of five winners drawn each hour during the competition period. There will be a total of fifty winners.
8. Selection of winners will be done in accordance with the applicable audit processes.
9. The winner is eligible to win the prize once during the competition period.



10. If you are drawn as a winner, you will receive the equivalent of your Black Friday qualifying spend up until the hour you were selected as a winner. Your prize will be awarded in Discovery Miles, up to the value of 50,000 Discovery Miles (R5,000).
11. Your qualifying spend will include local and international straight and budget purchases that have been banked by the merchant, made online or in-store using your Discovery Bank card. 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.
12. Transactions that don't qualify towards your qualifying spend are:
  - a. Cash withdrawals
  - b. Traveller's cheque purchase
  - c. EFTs
  - d. Debit orders
  - e. Budget facility transfers
  - f. Gambling transactions
  - g. Contact Payments
  - h. Payments made through online banking
  - i. **For Discovery Bank Credit Card Account and Suite clients:**
    - i. Any card spend linked to your transaction account
13. The prize is non-transferable and cannot be exchanged for cash.
14. The prize (Discovery Miles) will be allocated into the winner's Discovery Miles Account in the Discovery Bank app with the description 'Card spend reward' within 6 weeks after the winners have been contacted.

## Additional **terms and conditions**

15. The promoters reserve the right to update, change or end this campaign at any time and within their sole discretion, subject to a reasonable period of notice. If this happens, participants will lose and abandon any rights they may have against the promoters, our affiliates and associated companies to the extent permitted by law.
16. If required by legislation or for other legal reasons, the promoters reserve the right to cancel this promotion at once and without notice. If this happens, all participants agree to lose any rights that they may have in terms of this promotion. Participants accept that they will have no recourse against the promoters or the promoter's agents to the extent permitted by law.
17. The promoters are not legally responsible for any misrepresentation caused by an unintentional copy error, typing error or omission that may occur in any promotional material.
18. Any violation or attempt to violate any of these rules will result in immediate disqualification.
19. Participants need to get their own tax advice about any benefit they may get in terms of these rules. The promoters are not responsible for any tax consequences.
20. Participants in this promotion and competition understand and agree that to participate in the promotion and competition, the promoters must collect, process, retain and use participants' personal information including transaction data. This promotion falls under the terms of our privacy statement. Further to our privacy statement, participants understand and agree that the collection, processing, retention and use of personal information in respect of this competition is done in accordance with the Protection of Personal Information Act 4 of 2013 (**POPIA**), which is applicable to public participants that do not meet the eligibility criteria in clause 3, in addition to applicable Discovery Bank clients. 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. The Discovery Bank Transaction Account, Discovery Bank Card Account, and Discovery Bank Suite [terms and conditions](#) apply. Please read the [Discovery Bank terms and conditions](#), [Vitality main rules for Discovery Bank clients with Vitality Money](#), [Discovery Miles terms and conditions](#) and [Vitality Main Rules](#) for more information.

21. If you have any further questions about our products, please contact your financial adviser. To speak to one of our **Discovery Bankers**, please call **0800 07 96 97**.

