

## **Vitality Active Rewards 3.0 Frequently Asked Questions**

### **Discovery Bank account**

**1. Do I have to be a Discovery Bank client to access additional rewards on Vitality Active Rewards in 2023?**

Yes. We are pleased to announce that in 2023, we have enhanced your Vitality Active Rewards experience through the advanced features and security of the **Discovery Bank app**.

**2. Can I still access Vitality Active Rewards without a Discovery Bank account?**

Yes. You can still access the existing Vitality Active Rewards through the **Discovery app**. However, you will not have access to the additional benefits which are powered by the advanced features and security of Discovery Bank.

**3. What additional Vitality Active Rewards benefits do I get access to as a Discovery Bank client?**

Now, you can now enjoy a more personalised experience and exciting features such as Sneak Peeks, Instant Rewards, and the opportunity to earn Discovery Miles on a 1:1 ratio for your groceries, pharmacy and fuel purchases in select categories, up to a maximum of R1,500 per category.

Plus, with the enhanced Discovery Miles Account provided by Discovery Bank, you can use your Discovery Miles to shop at over 40 online and in-store retail partners, including takealot.com and iStore.

**4. How do I get a free Discovery Bank account?**

To ensure that all Vitality members have access to these exciting rewards, we have created a zero-monthly-fee account called the Discovery Account. This account is available to all Discovery clients aged 18 years or older with a valid South African ID number; this account will also be available to clients who are 18 years old and permanent residents in South Africa from April 2023.

Any Discovery Bank product that includes Vitality Money, including the Discovery Account with zero monthly fees, can be used to unlock the advanced Vitality Active Rewards features offered in the Discovery Bank app.

**5. If I have a Discovery Bank secondary cardholder, a Discovery Bank savings account or the previous Discovery Card, do I qualify for the enhanced Vitality Active Rewards?**

No. You need an account with Vitality Money linked to it. Vitality Money is our behaviour-change programme that helps you become financially healthier.

As an existing Discovery Bank secondary cardholder or savings account holder, you can add the Discovery Account to your banking portfolio at no cost, which includes Vitality Money for free.

Additionally, if you have the previous Discovery Card, you can switch to a new Discovery Bank credit card product that comes with Vitality Money included as part of its monthly fees.

To start the process, simply download the Discovery Bank app, select **Join the Bank**, and complete the registration process by entering your existing Discovery login details. If you require assistance with switching to a new credit card product, you can also speak with your financial adviser.

**6. Do I need a Discovery Bank credit card to access Vitality Active Rewards?**

No. However, having a credit card can provide a more satisfying experience with a more rewarding gameboard.

If you are the primary accountholder of any product that comes with Vitality Money, you can access Vitality Active Rewards through the Discovery Bank app. This includes all new Discovery Bank Transaction Accounts, Credit Card Accounts, Suites, or the Discovery Account that comes with zero monthly fees.

**7. Why has Vitality Active Rewards moved into the Discovery Bank app?**

Vitality Active Rewards 3.0 has utilised Discovery Bank's advanced technology to provide you with personalised rewards that are tailored to your level of engagement. When joining Discovery Bank, you can choose from a wide range of rewarding accounts, including the zero-monthly-fee Discovery Account. Alternatively, Vitality Active Rewards will remain unchanged in the Discovery app.

**Your Spend goal**

**1. I noticed that you are only counting my transactions when they are cleared and not on the date of my transaction. Why is this?**

We only count your transactions once they have been cleared, and not on the date of your transaction.

By measuring qualifying spend for Vitality Active Rewards this way, we can provide you with a more accurate view of your Spend points. This lowers the chances of your earned points being reduced later if the final processed amount changes.

**2. Why do my transactions have to clear before I earn spend points?**

When you spend with your Discovery Bank card, transactions show up as "pending" in the linked account's transaction list quickly. Sometimes merchants can take a few days to request funds from us, and for the transaction to be cleared. During that time, the final amount could change due to things like merchant holding fees, refunds, tips, and currency exchange rate fluctuations. Once a transaction is processed, we still count it towards the week in which the transaction was made.

While transactions are still pending, you will see these points reflected in your Spend ring as "pending," with a dark grey ring indicating the potential progress they will contribute to closing

your Spend ring as soon as they have been processed. For example, if you have R300 of pending transactions in the current goal week, it will say "300 pending" under your Spend ring. Once these transactions have been processed – even if it only happens in the new goal week – they will still count towards the Spend goal for the week in which the transaction took place.

### **3. Is reaching a Spend goal not against the principle of responsible spending?**

Our Vitality programmes and benefits are designed to promote responsible behaviour. Vitality Active Rewards encourages consistent behaviour each week, and Vitality Money discourages irresponsible spending.

Through the **Vitality Money Financial Analyser**, we can help you manage your money better by automatically categorising your transactions, creating budgets and mini-budgets, and setting alerts to help you meet your budget. You can use this tool to make sure that don't spend more of your disposable income than you can responsibly afford.

Your Spend goal is only unlocked if you maintain a minimum savings account balance. The Spend goal rewards you for consolidating your spend within Discovery Bank. The Spend goal follows the same principles applied with your Exercise and Drive goals, where your personal goal target is personalised based on your previous weeks' achievement history.

The Spend goal vary based on the average spend expected at your income level, based on whether you're a Gold, Platinum, Black, or Purple client, or have a Discovery Account. These amounts are in line with the qualifying spend already applied for all your other Vitality Money dynamic lifestyle, travel, and integration rewards.

### **4. How is my Spend goal changing?**

We've simplified the Spend goal to follow the same principles already applied to your Exercise and Drive goals, where you have a weekly, personalised goal target that increases or decreases based on your previous weeks' achievement history.

That means three changes for you:

1. Reaching your goal will be based on weekly spend where every R10 spent is 1 point towards your Spend goal, regardless of the number or size of your transactions.
2. Spend towards your weekly goal starts at 0 every week, with no more carry-over of Spend points week to week. If you overachieve, your goal you will get a Sneak Peek of a tile on the gameboard, allowing you to change your chosen tile and try to hit a higher value tile.
3. Your personal goal target will increase if your spend increases, and decreases if you consistently don't achieve your goal.

### **5. I have the iPhone benefit, what do I need to know about the changes?**

You will still be able to pay off your iPhone by reaching your weekly Exercise, Spend and Drive goals – this benefit remains the most cost-effective way to own an iPhone.

We've simplified the Spend goal to follow the same principles already applied to your Exercise and Drive goals, where you have a weekly, personalised goal target that increases or decreases based on your previous weeks' achievement history.

That means three changes for you:

1. Reaching your goal will be based on weekly spend where every R10 spent is 1 point towards your Spend goal, regardless of the number or size of your transactions.
2. Spend towards your weekly goal starts at 0 every week, with no more carry-over of Spend points week to week. If you overachieve, your goal you will get a Sneak Peek of a tile on the gameboard, allowing you to change your chosen tile and try to hit a higher value tile.
3. Your personal goal target will increase if your spend increases, and decreases if you consistently don't achieve your goal.

#### **6. What happens if my transactions only clear after the next Tuesday?**

If you have pending transactions that only clear after the Tuesday deadline, we will allocate Spend points retrospectively based on the transaction date once the merchant processes it. This means that even if a transaction is still pending after the Tuesday deadline, it will still count towards your Spend goal if it meets the criteria.

If a Spend goal is achieved retrospectively, you'll receive a play on the gameboard on the next Rewards Wednesday, automatically. There's no need to report anything to Vitality.

#### **7. Why have you changed the goal requirements for me to close my Spend goal?**

We are constantly updating our Vitality programmes and benefits to ensure they align with positive behavioural objectives. Our Vitality Active Rewards programme is designed to motivate you to consistently achieve your goals week-on-week and promote long-term positive behaviour change.

The Spend goal has been specifically created to encourage you to use your Discovery Bank card for transactions instead of cash, allowing for the Vitality Money Financial Analyser to accurately track your spending and send you smart alerts to help you stay within your budget.

We have introduced dynamic goal targets based on your previous goal achievement, and removed points carry over, to further encourage this behaviour and create a personalised goal for each client.

#### **8. Why are you not allowing me to carry over my points for my Spend goal?**

We've aligned the Spend goal to follow the same principles already applied with your Exercise and Drive goals, which is that every Saturday you start a goal from zero, with no carry-over of points from your previous week's behaviour.

Vitality Active Rewards aims to drive consistent behaviour week-on-week, and in the case of the Spend goal it is to encourage you to use your Discovery Bank card instead of cash, and regularly

transact in a way that allows for the Vitality Money Financial Analyser to accurately track your spend and help you remain within your chosen budgeting goals.

In addition, the gameboard is more rewarding than ever before – you can now earn back your spend on groceries, pharmacies, and fuel in Discovery Miles on a 1:1 rands to Discovery Miles ratio, up to a maximum of €1,500 per category. And if you manage to achieve two times your weekly Spend goal, you will be eligible for a Sneak Peek. This allows you to momentarily reveal a tile on the gameboard without selecting it, giving you the chance to earn even more Discovery Miles.

**9. If my transaction has not cleared in time to achieve my Spend goal, will you still grant me a Gameboard play the following week?**

Spend points are allocated retrospectively based on the transaction date once the merchant has processed it. Although these points may still show as 'pending' beyond the Tuesday after the goal week in which the transaction was made, if the Spend goal is retrospectively achieved after processing, a play will be awarded on the gameboard available on the next Rewards Wednesday. You don't need to worry about reporting this to Vitality as this is an automated process.

### **Your Exercise goal**

**1. Why can't I link fitness device in the Discovery Bank app?**

The functionality to link a fitness device is currently only available in the Discovery app. To seamlessly link your preferred fitness device, log in to the Discovery app and complete the following simple steps:

1. Select the **Vitality** tab at the bottom of the app screen and tap on the **Vitality Health** section.
2. Navigate to the **Get Active** section and select **Devices and apps**.
3. Choose the device or app from the list that you wish to link and agree to the terms.

### **Instant rewards**

**1. What are instant rewards?**

Instant rewards are rewards that you can get as soon as you reach your goal. These can include a free coffee or the opportunity to make a donation to one of Vitality's charitable initiatives through MoveToGive. If you prefer to wait, you can play the gameboard on Rewards Wednesday to see what Discovery Miles you can earn. When you do choose an instant reward, you can use it right away as soon as you complete your goal ring.

**2. What is a boosted instant reward?**

A boosted instant reward is a more valuable instant reward that you can redeem when you achieve an exercise goal streak. Streaks of 5, 10, 15, 25, 50 and multiples of 100 qualify.

### **Active X**

### 1. What is a Rewards Multiplier?

The Rewards Multiplier allows you to double the value of the tile that you have selected on the gameboard. You will earn a Rewards Multiplier for the first time you achieve the following exercise goal streaks: 5, 10, 15, 25, and 50. Thereafter, you will earn a Rewards Multiplier for every 100 (and multiples of 100) exercise goal streak you achieve. You can also choose to boost your instant reward with the Rewards Multiplier and receive a more valuable instant reward as you achieve your goal. A Rewards Multiplier cannot be carried over to the following week and will be applied automatically to the first tile selected.

### 2. What is a Sneak Peek?

The Sneak Peek allows you to view a tile and gives you the option to select another tile without losing your play. You can earn the Sneak Peek by earning double the points to achieve your Exercise and Spend goals or by having a perfect Drive week. You can earn up to one Sneak Peek per activity ring per month – this works out to three sneak peeks per a for members with active exercise, spend and drive rings. A Sneak Peek cannot be carried over to the following week.

### 3. What is a Rest Week?

A Rest Week allows you to take a break from your Exercise goal for a week. You need to achieve 25 consecutive exercise goals to earn a Rest Week. Your Rest Week does not expire and can be used at any time for when you are unable to achieve your current or previous exercise goal. It cannot be used to complete a future dated goal or a goal that has passed more than one goal cycle.

### 4. Can I double all my Discovery Miles earned with a Rewards Multiplier?

With the Rewards Multiplier, when you achieve an exercise goal streak, you can double your rewards in the form of a boosted Instant Rewards or Discovery Miles equal to double the tile value of your **first gameboard play**. In other words, if you earn more than one gameboard play (because of closing multiple rings), the Rewards Multiplier will only apply to the Discovery Miles uncovered from the first gameboard play.

### 5. Can I use a Rest Week for a missed goal two weeks ago?

You can only apply a Rest Week to the current or previous week and cannot apply a Rest Week to a goal that has passed more than one goal cycle. If you want to apply a Rest Week to a given goal week, you will need to do so before the following Tuesday at midnight before the next Rewards Wednesday.

## Partner spend tiles

### 1. What are Pharmacy Tiles on the gameboard?

Pharmacy Tiles give you rewards for your pharmacy purchases at our pharmacy partners. When you reveal a Pharmacy Tile on your gameboard, you will earn your highest purchase from Clicks or Dis-Chem from the previous week in Discovery Miles on a 1:1 rands to Discovery Miles ratio.

For example, if your maximum pharmacy spend transaction for last week was R1,000, and you select a Pharmacy Tile on the gameboard, you will be able to earn 1,000 Discovery Miles. The pharmacy tile is capped at a maximum earn of 1,500 Discovery Miles per week, based on your Discovery Bank account.

## **2. What are Fuel Tiles on the gameboard?**

Fuel Tiles give you rewards for your fuel purchases at our fuel partners. When you reveal a Fuel Tile on your gameboard, you will earn Discovery Miles on your highest purchase at BP garages and select Shell garages for the previous week on a 1:1 rands to Discovery Miles ratio.

For example, if your maximum fuel spend transaction for last week was R1,000, and you select a Fuel Tile on the gameboard, you will earn 1,000 Discovery Miles. The fuel tile is capped at a maximum earn of 1,500 Discovery Miles per week based on your Discovery Bank account.

## **3. What are Grocery Tiles on the gameboard?**

Grocery Tiles give you rewards for your purchases at our grocery partners. When you reveal a Grocery Tiles on your gameboard, you will earn your highest purchase at Pick n Pay or Woolworths from the previous week in Discovery Miles on a 1:1 rands to Discovery Miles ratio .

For example, if your maximum grocery spend transaction for last week was R1,000, and you select a Grocery Tile on the gameboard, you will be able to earn 1,000 Discovery Miles. The Grocery Tile is capped at a maximum earn of 1,500 Discovery Miles per week, based on your Discovery Bank account.

## **4. How do you calculate the value of the tiles?**

We use the highest purchase spend from the week before for each spend category (groceries, pharmacy, fuel). These purchases are recorded once a transaction at a partner store is processed. The amount for each spend category is then converted to Discovery Miles on a 1:1 rand to Discovery Miles ratio. For example, a spend of R500 will be converted to 500 Discovery Miles.

### **General Vitality Active Rewards queries**

#### **1. Why have you changed the programme again?**

We are constantly updating our Vitality programmes and benefits to ensure they align with positive behavioural objectives. Our Vitality Active Rewards programme is designed to motivate you to consistently achieve your goals week-on-week and promote long-term positive behaviour change.

#### **2. I don't understand the new screens and how these goals are calculated?**

Our personalised Exercise, Spend, and Drive goals are designed to reward you for your achievements. These goals are dynamic, meaning they're tailored to your specific points earning history and past goal achievements. Each goal is both challenging and achievable, encouraging you to engage more with the programme.

The Exercise goal remains the same, while the Spend goal has been enhanced to be more consistent with the Exercise goal structures. Spend goals are now personalised and dynamic, based on your card colour and spend history. Drive goals remain unchanged. However, we'll be introducing enhancements to the minimum and maximum Drive goals you can achieve on a weekly basis, starting from April 2023. More information about this will be sent out by Discovery Insure.

### **3. What are Discovery Miles?**

Discovery Miles is Discovery's shared-value rewards currency that you can earn for getting healthy, driving well and spending responsibly.

You can spend your Discovery Miles at a range of in-store and online partners. You can also redeem them to get vouchers with Vitality Active Rewards, spend them on prepaid products and services, use them for travel, exchange them for cash, and more.

### **4. How do I earn Discovery Miles?**

You can earn Discovery Miles in a number of ways, including:

1. Getting Discovery Miles from HealthyLiving purchases and Vitality rewards.
2. Earning thousands of Discovery Miles with Vitality Active Rewards.
3. Getting rewarded on fuel spend and Uber rides.
4. Exercising and driving responsibly.
5. Shopping with your Discovery Bank credit card.

For more information on how and where you can earn Discovery Miles, please see the Discovery Miles page or Discovery Bank's Discovery Miles brochure.

### **5. Where can I spend Discovery Miles?**

You can spend your Discovery Miles on just about anything, including:

- Spending them on Vitality Active Rewards on the Discovery app.
- Shopping with them online and in-store at select partners using the Discovery Bank app.
- Spending them on travel by using them for flights, accommodation and package bookings.
- Converting them to travel rewards from other travel partner programmes.



- Spending them on prepaid services and products, such as airtime, data bundles and electricity.
- Monetising them by exchanging them for cash, which is paid straight into your Discovery Bank account.
- Using them to pay any of your contacts who have a Discovery Miles account with Discovery Bank.

For more information on how and where you can spend your Discovery Miles, please see the Discovery Miles page or Discovery Bank's Discovery Miles brochure.

## **6. What are Discovery Miles worth?**

You can redeem Discovery Miles at our in-store and online partner network at a rate of 10 Discovery Miles for R1.

## **7. I have Vitality, why does it not show up on my Discovery Tile?**

The Discovery Tile appears based on the number of additional Discovery products you have, allowing you to earn up to 750 Discovery Miles when this tile is revealed on the gameboard. The value of your Discovery Tile is based on the products you have with different Discovery businesses:

- Discovery Bank
- Discovery Health
- Discovery Life
- Discovery Insure
- Discovery Invest

## **8. Why can't I play the gameboard on the Discovery app?**

If you have a qualifying Discovery Bank product with Vitality Money, then you will access the enhanced gameboard in the **Discovery Bank app**, and you will not be able to play the gameboard in the Discovery app.

## **9. I don't have a South African ID number, can I access Vitality Active Rewards?**

Yes. In April 2023, Vitality Health members without South African ID numbers will be able to set up their Discovery Bank account and enjoy the latest version of Vitality Active Rewards. For now, these members can still access Vitality Active Rewards in the Discovery app.

## **10. Why can I no longer earn Discovery Miles for getting active and driving well?**

During the COVID-19 pandemic, we introduced a campaign where members could earn 1 Discovery Mile for each exercise point they achieved – due to the limited options members had to earn exercise points at the time. This campaign was later extended to include earning

Discovery Miles for good driving. This campaign came to an end on 30 December 2022, the last goal cycle for 2022.

In 2023, as part of the new Vitality Active Rewards platform, we introduced new Exercise, Drive and Spend tiles in the Vitality Active Rewards gameboard so members can earn their exercise, spend and drive points back as Discovery Miles on a tile if they achieve their goal.

**11. Will I be able to earn Discovery Miles for getting active and driving well again?**

Yes. Our enhanced Vitality Active Rewards structure introduces new exercise, drive, and money tiles on the gameboard in the Discovery Bank app. These tiles make it possible for members to earn their exercise, spend, and drive points back as Discovery Miles on a tile if they achieve their goal.

**12. How many Discovery Miles can I earn a week with Vitality Active Rewards?**

The enhanced gameboard offers far richer rewards than the bonus play on the gameboard. With a combination of Sneak Peeks, Rewards Multipliers, plus personalised Spend and Activity tiles, members can earn up to a potential 6,000 Discovery Miles a week on the new and enhanced gameboard.

**13. What is the Discovery Tile?**

The Discovery Tile appears based on the number of additional Discovery products you have, allowing you to earn up to 750 Discovery Miles when this tile is revealed on the gameboard. The value of your Discovery Tile is based on the products you have with different Discovery businesses:

- Discovery Bank
- Discovery Health
- Discovery Life
- Discovery Insure
- Discovery Invest