



Get 15% cash back on your Contiki trip

Get ready to book your next adventure with our Vitality Dream Destinations benefit. We know you want to see as much of the world as possible, in the shortest time possible, with the finer details taken care of.

As a qualifying Discovery Bank client, you can book an epic adventure with Contiki and **get up to 15% cash back** when making a booking.

To view your Vitality Dream Destinations cash back, log in to your Discovery profile on the Discovery app or the Discovery website.

Who does this benefit guide apply to

This benefit guide applies to Discovery Bank clients with a qualifying Discovery Bank product and a Vitality Money membership.

If you are a client with the previous Discovery Card first issued before the launch of Discovery Bank, please view your [benefit guide here](#).

Who can use the Vitality Dream Destinations benefit?

If you are 18 years and older and you have a qualifying Discovery Bank product with Vitality Money, you can enjoy the Vitality Dream Destinations benefit. Having a qualifying Discovery Bank product means that you are the primary accountholder of one of the following:

- A Discovery Bank Gold, Platinum or Black Card Account, or
- A Discovery Bank Gold, Platinum, Black or Purple Suite.

Discovery Bank products not listed above will not qualify for the Vitality Dream Destinations cash back.

There is a three-month waiting period before you can use the Vitality Dream Destinations benefit. This is based on the following:

- If you take out a qualifying Discovery Bank credit card, you will have to wait three months before you can enjoy your Vitality Dream Destinations cash back. The three-month waiting period for your Vitality Dream Destinations cash back starts from the date your qualifying Discovery Bank credit card is opened. During this waiting period, you will not be able to use your Discovery Miles or earn your travel cash back.
- Your previous Discovery Card or original Discovery Bank credit card account opening date will be taken into consideration for your Vitality Dream Destinations cash back waiting period if:
 - You have upgraded from a different Discovery Bank credit card product
 - You have upgraded from the previous Discovery Card that was first issued before the launch of Discovery Bank

What you pay for the Vitality Dream Destinations benefit

You do not pay any extra fees for the Vitality Dream Destinations benefit apart from your monthly Discovery Bank fees and monthly Vitality Money premium.

How your Vitality Dream Destinations cash back is calculated

Your total Vitality Dream Destinations cash back is based on both of the following:

- Having activated your Vitality Money membership
- Your average qualifying spend on your Discovery Bank credit card over the past 12 calendar months.

Your Vitality Dream Destinations cash back is based on the following criteria:

- Having activated your Vitality Money membership by the time of making your first payment towards your booking.
- Having a qualifying Discovery Bank product: Discovery Bank Gold, Platinum or Black Card Account, or Discovery Bank Gold, Platinum, Black or Purple Suite.
- Having an average monthly qualifying spend of R2 500 or more on your Discovery Bank credit card over the past 12 calendar months. This will include local and international straight and budget purchases made online or in store using the qualifying Discovery Bank credit card. Qualifying spend is based on the date the transaction was made but only once the transactions have been banked by the merchants. It will also include any spend on secondary credit cards associated with your primary Discovery Bank credit card account.

By meeting the above criteria, you will qualify for a flat 15% cash back on the portion of your booking relating to cabin costs only.

Note: The following transactions do not count towards your qualifying monthly spend:

- Cash withdrawals
- Traveller's cheque purchases
- Electronic funds transfers
- Payments made through online banking
- Debit orders
- Budget facility transfers
- Gambling transactions
- Health Banking transactions
- Discovery Pay transactions
- Any transactions with a Discovery Bank debit card.

- We will include your spend history from the past 12 calendar months before the move if you have upgraded from:
 - Another Discovery Bank credit card
 - The previous Discovery Card that was first issued before the launch of Discovery Bank.
- If you opened your first qualifying Discovery Bank credit card within the last 12 calendar months at the time of booking:
 - Your average monthly spend will be calculated based on your available months of spend
 - A minimum of three months' spend history will be required.
- Your account must be kept in good standing. 'Good standing' means that none of your Discovery Bank accounts and credit facilities are overdrawn, in arrears, in default, or subject to any legal process with Discovery Bank. This includes 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.
- Your Discovery Bank account must [qualify for rewards](#).

Learn more about how your rewards percentages are calculated by viewing the Dynamic Discounts rewards percentages guide applicable to your Discovery Bank credit card colour. These documents are available on the [Vitality Rules page](#) on www.discovery.co.za.

How to book your Contiki trip

- Book your holiday directly through Contiki South Africa by contacting them on 011 280 8481.
- Bookings made through contiki.com will not qualify for cash back.
- If Contiki South Africa facilitates the booking process, they may communicate with various travel agencies to manage the booking. Qualifying Discovery Bank credit card holders will still qualify for cash back as long as Contiki South Africa facilitates the booking process completely.
- You need to **tell the travel agent that you are a Discovery Bank credit card holder before you make your travel booking** to get your cash back. If you do not mention this beforehand, you will not get your cash back.
- Use your qualifying Discovery Bank credit card to pay for your Contiki booking. Your cash back will be paid into your Vitality Savings Account six weeks after the travel return date.
- Qualifying Discovery Bank primary account holders can make a travel booking for a secondary card holder of their qualifying Discovery Bank product. To qualify for cash back, the qualifying Discovery Bank primary Discovery Card account holder must complete the booking process.
- The 15% cash back will only apply to the qualifying travel expenses of the primary account holder, any secondary cardholders, and any members on the primary account holder's Vitality Health policy (if applicable). The primary account holder can be a main member, spouse, adult dependent, or child dependent 18 or over on the Vitality Health policy (if applicable). The primary account holder or at least one secondary cardholder must be part of the travel party.
- All prices exclude airport taxes, port charges, third party fees, gratuities and any extras, unless otherwise stated.
- If a booking is made under VSP rates (staff rates in the travel industry), then the Vitality Dream Destinations benefit will no longer be applicable, as these rates have already been reduced.

- Please note: EFT payments to travel partners do not qualify for travel cash back. Payments must be made using a Discovery Bank credit card.
- To earn your Vitality Dream Destinations cash back, ensure that you [qualify for rewards](#) when making your first payment towards your Contiki booking.
- For more information, visit www.contiki.com.

How to redeem Discovery Miles for additional cash back

You can choose to redeem your Discovery Miles for additional cash back on your booking. Here's how to get started:

- Get a booking reference number to use your Discovery Miles.
- Obtain the Discovery Miles redemption application form from Discovery Bank call centre on 0800 07 96 97, follow the instructions detailed on the form and send it to dreamdestinations@discovery.co.za.
- The application form can be completed at any time from when the booking is made, but cannot be completed past 30 days after you receive your cash back for the booking.
- The total cash back you receive from redeeming your Discovery Miles combined with the Vitality Money cash back cannot exceed the rand value of the booking.
- Discovery Miles are made at an exchange rate of 10 Discovery Miles to R1.
- The maximum number of Discovery Miles that can be redeemed against a single booking is 10 times the total value of the booking less any normal cash back already received.
- The minimum Discovery Miles redemption amount is 5 000 Discovery Miles per booking.

An example:

Celeste books a holiday with Contiki. The holiday costs R25 000, of which R20 000 is the cost of the holiday (R5 000 consists of third party fees, additional extras, airport taxes and gratuities). Celeste pays the R25 000 with her Discovery Bank credit card. Celeste also wants to redeem 250 000 Discovery Miles for additional cash back. Her cash back will be paid as follows:

Celeste books a holiday with Contiki South Africa and pays the total fee of R25 000 using her Discovery Bank credit card.	Total amount paid with Discovery Bank credit card: R25 000
Contiki sends the invoice and all the details to Discovery for the discount to be calculated. The invoice shows the clear breakdown that R20 000 of the total booking was the base costs, and the remainder R5 000 was airport taxes and gratuities.	Qualifying spend to get cash back: R20 000
Celeste qualifies for 15% cash back.	Qualifying cash back percentage 15%
Discovery Vitality calculates the cash back as 15% off the base cost of R20 000.	Cash back at 15% due: R3 000
Celeste also has Discovery Miles and wants to redeem her Discovery Miles for additional cash back. She calls the Discovery Bank call centre on 0800 07 96 97 and gets the Discovery Miles redemption form from the call centre agent. Celeste decides to redeem 250 000 Discovery Miles, fills in the form and sends it back to Vitality.	Discovery Miles redemption requested 250 000 Discovery Miles

Vitality calculates that the maximum Discovery Miles allowed to be redeemed on the booking is 220 000. This is calculated as: Total booking cost (R25 000) less cash back received (R3 000) multiplied by 10.	Allowable Discovery Miles redemption 220 000 Discovery Miles
Vitality, therefore, redeems the maximum allowable Discovery Miles of 220 000.	220 000 Discovery Miles
Vitality redeems the Discovery Miles and pays Celeste an additional R22 000 in cash back	R22 000
The total cash back that Celeste receives is R25 000 R3 000 (cash back) + R22 000 (Discovery Miles redeemed)	Benefit cash back: R3 000 cash back Plus Discovery Miles: R22 000

Changing or cancelling your booking

Visit the [Contiki website](#) for rules on changing and cancelling your booking.

Ending your membership

You will no longer receive cash back when booking a Royal Caribbean International trip if:

- You close your qualifying Discovery Bank product and end your Vitality Money membership
- Downgrade to a Discovery Bank product that does not qualify for the Vitality Dream Destinations benefit.

Tax on cash back

- You may have a duty to pay tax on the cash back that you earn.
- It is your responsibility to speak to a tax practitioner for advice.
- We are not responsible for any consequences if you fail to ask a tax practitioner for advice or if you fail to pay the applicable tax.






Third party consent for using the travel benefit

By using or activating the Vitality Dream Destinations benefit, or any of the other Discovery Vitality benefits, you agree to the limits, terms and conditions and that Discovery Vitality (Pty) Limited, Discovery Bank Limited and third parties associated with the benefit (Contiki) may share your payment and personal information as well as transaction data to administer the benefit effectively.

Need help or additional information?

If you have any questions or need more information about the Vitality travel benefit, visit the [Discovery Vitality Help page](#) or [Send us a query](#).

If, for any reason, there is a conflict between rules in this benefit guide and the Vitality Main Rules for Vitality Money members, the Vitality Main rules will apply to the benefit at all times.

Keep up to date with the latest news from Vitality: Download the  Discovery app, follow Discovery Vitality on    (@Discovery_SA) and  (DiscoverySA).

Specific limits, terms and conditions apply to each benefit and may be subject to change. We will inform you when we make any product or benefit changes.

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