

DiscoveryCard offers you great savings and is the smart way to shop



### Why choose DiscoveryCard?

- You can use the DiscoveryCard at **all Visa outlets** worldwide
- You get **cash back** when you shop at any one of our 16 partner stores based on your Vitality status. Please remember your maximum discountable spend at any specific partner store is limited to 30% of your total DiscoveryCard spend in that statement period, with your total cash back calculated on a limit of R10 000 spend at all DiscoveryCard partner stores
- You can save **up to 22%** off the advertised price at World Leisure Holidays, Royal Caribbean International and Contiki Holidays
- For a yearly fee you can activate the **Discovery Miles** benefit and earn **one Discovery Mile for every R12** you spend on your DiscoveryCard. DiscoveryCard holders will then earn Discovery Miles for every qualifying transaction every time they spend using their DiscoveryCard
- You can **use your Discovery Miles** for great online savings through **VitalityMall**, to save even more with DiscoveryCard and Vitality's travel partners or you can convert your Discovery Miles to **BA Miles** or **SAA Voyager Miles**
- By activating the **Discovery Miles** benefit, you qualify for an enhanced **British Airways international travel** benefit which gives you discounted travel based on your Vitality status and monthly DiscoveryCard spend
- You get even more **financial** and **protection** benefits with HealthyFood™. You can choose between three options:
  - Save up to 25% on HealthyFood™
  - Fund your out-of-pocket healthcare expenses with the Medical Savings Booster
  - Grow your investment with the InvestBooster™

With cash back discover the smart way to shop.



## The retail benefit

### Learn the smart way to shop

With the DiscoveryCard, you can take retail therapy to a whole new level, especially when you can get up to 20% cash back on everything you buy from DiscoveryCard partner stores. Your discount depends on your Vitality status and how long you've been a member of Vitality.

**You get cash back when you shop at any one of our 16 partner stores based on your Vitality status. Please remember the amount you spend at any specific partner store in a month, which qualifies for the DiscoveryCard cash back saving, is limited to 30% of your total DiscoveryCard spend in that month. The total cash back is calculated on a limit of R10 000 monthly spend at all partner stores.**



### Cash back at DiscoveryCard partner stores, excluding Pick n Pay

Years on Vitality	Blue	Bronze	Silver	Gold	Diamond
Less than three years	10%	10%	10%	10%	-
Three to five years	10%	11%	12%	13%	15%
More than five years	10%	12%	14%	15%	20%

## Cash back at Pick n Pay

Vitality Status	Cash back
Blue	5%
Bronze	6%
Silver	7%
Gold	8%
Diamond	10%



The DiscoveryCard cash back reward at Pick n Pay is in addition to the up to 25% saving you get on HealthyFood™ at Pick n Pay as a Vitality member, if you activate the HealthyFood™ benefit. This up to 10% cash back benefit does however fall away if you activate the HealthyFood™ benefit with the Medical Savings Booster or the InvestBooster™ with the DiscoveryCard.

You cannot get cash back for purchases made at Pick n Pay Express stores or payment of Pick n Pay in-store accounts or when you make third party payments (for example a telephone account) at partner stores with your DiscoveryCard. However, these transactions count towards your total monthly DiscoveryCard spend.

The following DiscoveryCard transactions do not count towards your total monthly spend:

- Cash withdrawals
- Traveller's cheque purchases
- Electronic funds transfers
- Budget facility transfers
- Fuel or fuel-related transactions on the **DiscoveryMotor card**
- Foreign transactions.

## How your DiscoveryCard helps you save

### Example 1

New Vitality member on **Blue status**

Total card spend in a month: **R4 000**

Maximum discountable spend at any store partner:

**30%** x R4 000 = R1 200

Store	Total spend	Maximum discountable spend	Discount received
 <b>Pick n Pay</b> Inspired by you	R1 500	R1 200	R60
<b>EXCLUSIVE BOOKS</b>	R500	R1 200	R50
 <b>Totalsports</b>	R600	R1 200	R60
 <b>Toys R Us</b>	R400	R1 200	R40
 <b>Look Listen</b> For the Fans	R300	R1 200	R30
<b>Subtotal</b>	<b>R3 300</b>		<b>R240 monthly saving</b>
Non-partner spend	R700		
<b>Total</b>	<b>R4 000</b>		

### Example 2

**Gold** member with over five years membership.

Total card spend in a month: **R10 000**

Maximum discountable spend at any store partner:

**30%** x R10 000 = R3 000

Store	Total spend	Maximum discountable spend	Discount received
 <b>Pick n Pay</b> Inspired by you	R2 000	R3 000	R160
 <b>THE PRO SHOP</b> Golf is our game	R4 000	N/A	R600
 <b>Totalsports</b>	R1 500	R3 000	R225
 <b>Toys R Us</b>	R750	R3 000	R112.50
 <b>Look Listen</b> For the Fans	R750	R3 000	R112.50
<b>Subtotal</b>	<b>R9 000</b>		<b>R1 210 monthly saving</b>
Non-partner spend	R1 000		
<b>Total</b>	<b>R10 000</b>		

## The gym benefit

Keep in shape with our fitness partners



Discovery Vitality is reducing the once-off activation fee to access our fitness partners to only R595. You and your spouse will save 80% on the monthly fee at these fitness partners while you meet the requirements for attendance, which are 24 visits in a rolling 12-month period. With a Visa DiscoveryCard, your saving increases to between 90% and 100%. Adult dependants and children aged seven to 13 (at Virgin Active's Club-V or Club-V Max) now save 50% on the monthly rate and can also increase the saving by 10% to 20% through DiscoveryCard. Planet Fitness gym access remains free for children under the age of 18.

If you fail to meet the minimum 24 gym visits required in any rolling 12-month period you will not lose your gym access but will have your saving on the monthly fee reduced to 50% and the additional DiscoveryCard saving falls away. Your savings return to the standard level (80% for the main member and spouse and 50% for child and adult dependants) plus your applicable DiscoveryCard saving once you reach the required level of gym visits.

## The travel benefit

### Explore exotic destinations

Get great savings on a vacation from World Leisure Holidays, renowned for their fantasy-themed luxury resorts in Mauritius, Zanzibar, Dubai, the Maldives, the Bahamas, Mexico and Cape Town. You can also treat yourself to that ocean cruise you've always dreamed of, courtesy of Royal Caribbean International.

If you are between the ages of 18 and 35 you can use your DiscoveryCard to get up to 22% off getaways in Europe and North America through Contiki Holidays.



You'll save on the lowest advertised tour price, based on your Vitality status:

Blue	Bronze	Silver	Gold	Diamond
15%	18%	19%	20%	22%

Please note that this saving is per booking.  
All prices exclude airport taxes.

### Get up to 60% off international flights with DiscoveryCard and British Airways



If you've activated the Discovery Miles benefit on your DiscoveryCard, you can increase your Vitality international flight discount!

The total discount through Vitality and DiscoveryCard is based on your average DiscoveryCard spend over the last 12 months and your Vitality status.

Average spend per month	Blue	Bronze	Silver	Gold	Diamond
R5 001 to R10 000	20%	25%	30%	35%	40%
R10 001 to R15 000	25%	30%	35%	40%	45%
R15 001 to R20 000	30%	35%	40%	45%	50%
More than R20 000	40%	45%	50%	55%	60%

You can fly to one of 16 international destinations, passing through London, departing from Johannesburg or Cape Town. You can also book Business Class and First Class tickets.

- Athens
- Barcelona
- Chicago
- Edinburgh
- Geneva
- London
- Los Angeles
- Manchester
- Miami
- New York
- Paris
- Rome
- San Francisco
- Tel Aviv
- Toronto
- Vancouver

### The Discovery Miles benefit

For an annual fee you can activate the **Discovery Miles** benefit and earn **one Discovery Mile for every R12** you spend on your DiscoveryCard. DiscoveryCard holders will then earn Discovery Miles for every qualifying transaction every time they spend using their DiscoveryCard. The miles earned are, however, limited to a qualifying spend of R100 000 in each store in each billing cycle. **Fast Miles** clients will earn Discovery Miles, at a rate of **one Discovery Mile for every R6** spent, on the first R100 000 of qualifying spend in each billing cycle. They will earn miles at the normal Discovery Mile rate after this, with one Discovery Mile for every R12 spent. The miles earned are limited to a qualifying spend of R100 000 in each store for each billing cycle.

### Spend your Discovery Miles in six ways

1. Use your Discovery Miles for great savings on **VitalityMall** at [www.discovery.co.za](http://www.discovery.co.za). You can buy vouchers, HP, Microsoft, Apple and Sony products and get up to 70% off leading lifestyle magazines and much more
2. Use your Discovery Miles to book your dream **Contiki, Royal Caribbean International** or **World Leisure holiday**. Your cash back is based on the total cost of the booking, not your Vitality status. The normal DiscoveryCard discount is, however, still based on your Vitality status
3. Use your Discovery Miles to increase your discounts at Vitality's travel partners, like **kulula.com, Europcar** and **Southern Sun**
4. You can increase your **British Airways international** flight discount to up to 60%
5. Through SAA, you can convert your Discovery Miles to **SAA Voyager Miles** – for every one Discovery Mile you get one Voyager Mile
6. Through British Airways, you can convert your Discovery Miles to **BA Miles** – for every one Discovery Mile you get one BA Mile.

## Important things to remember when you convert your Discovery Miles to BA Miles

- Only members of the BA Executive Club programme can convert Discovery Miles to BA Miles. You can register as an Executive Club member on Ba.com free of charge
- There are 2 conversion options available to you:
  - Once-off conversion of Discovery Miles to BA Miles on an adhoc basis
  - Automatic monthly conversion of Discovery Miles to BA Miles
- The minimum number of miles you can convert is:
  - 5 000 miles for the once-off process
  - 1 000 miles for the automatic monthly conversion
- You can convert your Discovery Miles to BA Miles through the Discovery call centre or the Discovery website at [www.discovery.co.za](http://www.discovery.co.za)
- You must give a valid and activated BA membership number, as well as your name and surname when you submit your request to convert your Discovery Miles.

## HealthyFood™ savings



If you have activated the HealthyFood™ benefit on your DiscoveryCard you can make three choices and choose between cash, care and invest.

### 2.1 Normal HealthyFood™ savings

Your DiscoveryCard is your Visa credit card that gives you up to 25% savings at Pick n Pay on HealthyFood™. This is over and above the normal up to 10% cash back you get at Pick n Pay.

It's easy to get your HealthyFood™ savings, remember to swipe your DiscoveryCard at the Pick n Pay till before the cashier scans your items. Also, don't forget that when you use your Visa DiscoveryCard to pay, you get an extra up to 10% cash back (depending on your Vitality status) on all your groceries at Pick n Pay.

Normal cash back at Pick n Pay without the up to 25% HealthyFood™ option

Blue	Bronze	Silver	Gold	Diamond
5%	6%	7%	8%	10%

You'll also earn up to 15 Vitality points for every Vitality HealthyFood™ product you buy up to a maximum of 750 points.

We will pay your Vitality HealthyFood™ savings into your DiscoveryCard every month if you choose this option.

### 2.2 Fund your day-to-day expenses with the Medical Savings Booster

If you have a Visa DiscoveryCard you can choose to activate the new Medical Savings Booster. This allows you to qualify for a saving of up to 75% on qualifying HealthyFood™ spend at Pick n Pay. This applies if you have completed a Personal Health Review online or your saving is limited to up to 60%. We pay the saving into your Medical Savings Booster. This facility allows you to use your HealthyFood™ savings to fund your day-to-day healthcare expenses when you have run out of funds in your Medical Savings Account. So, by simply making healthy choices when you shop, you can now eliminate your out-of-pocket medical expenses.

If you choose to activate the Medical Savings Booster it will replace your normal up to 10% retail cash back from Pick n Pay with an increased HealthyFood™ benefit.

### 2.3 Increase and grow your HealthyFood™ saving with the InvestBooster™

Convert your Discovery HealthyFood™ savings into investment savings using the new InvestBooster™. Up to 75% of your HealthyFood™ savings will be added to the Flexible Investment Plans with Discovery Invest. This amount will be invested in the Discovery Flexible Investment Plan and grow in line with the funds you have chosen.

The InvestBooster™ is only available to Vitality members who have a DiscoveryCard and a Discovery Invest Flexible Investment Plan. A minimum investment of R100 000 is required to qualify for this benefit. If you choose to have your HealthyFood™ saving paid into your Flexible Investment Plan, you will not receive the normal up to 10% DiscoveryCard Pick n Pay cash back. The DiscoveryCard cash back at other shopping partners, excluding Pick n Pay, will not be affected.

To qualify for the up to 75% saving on HealthyFood™ you need to complete a Personal Health Review.

### DiscoveryCard annual fees

DiscoveryCard	Fee
Platinum	R495
Gold	R350
Silver	R280
Blue	R29*

\* Fees are payable monthly over 12 months.

### Who qualifies for the DiscoveryCard

If you're a Discovery Health member or a Discovery Life policyholder, you can apply for a DiscoveryCard. A spouse of the principal member can apply for a secondary card, which operates from the same account as the principal member or for a stand-alone DiscoveryCard.

### Apply now!

To apply for your DiscoveryCard or if you need any more information, please visit [www.discovery.co.za](http://www.discovery.co.za) or call **0860 11 CARD (2273)**.



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