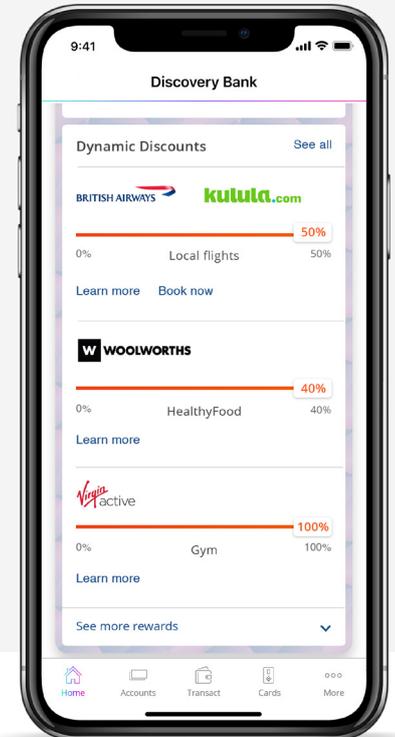
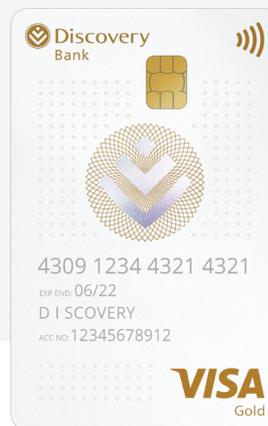


Understanding your **Dynamic Discounts** rewards percentages

Discovery Bank
Gold Card Account
Discovery Bank Gold Suite



Your Dynamic Discounts 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 paid back to you as cash back



Discovery Bank clients with both Vitality Health and Vitality Money earn boosted Dynamic Discounts. 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 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 set up Vitality Money on the banking app
 - Whether you have a qualifying Vitality Health membership (optional)
 - Your Vitality Money status
 - Whether you have a Discovery Bank Suite or a Discovery Bank Card Account
 - Whether your account qualifies for rewards at the time of calculation
 - Your qualifying Discovery Bank credit card spend.



How what you spend affects your rewards

How much you spend each month is linked to your Vitality Money rewards. **Monthly spend** means any qualifying spend on your Discovery Bank credit card for that calendar month. It includes qualifying spend on additional and secondary credit cards.

Travel benefits

For your **travel benefits**, we look at your **average monthly spend** over the previous rolling 12 months at the time of booking. If you haven't had a Discovery Bank credit card for that long, we'll look at your average monthly spend over the number of months you've already had your Discovery Bank credit card, with a minimum period required of three months. If you upgraded to Discovery Bank from a Discovery Card that was first issued before the launch of Discovery Bank, we'll include your spend history before upgrading.

Know what spend qualifies towards your rewards

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 credit card.

Transactions that don't qualify towards spend:

- Cash withdrawals
- Traveller's cheque purchases
- EFTs
- Debit orders
- Budget facility transfers
- Gambling transactions
- Health Banking transactions
- Discovery Pay transactions
- Any transaction with the Discovery Bank Transaction Account or Discovery Bank debit card

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 will increase. To learn more about how to manage and improve your Vitality Money status and get to Diamond status, view the Vitality Money Assessment brochure.



HealthyCare and HealthyGear 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 **15%** back

VITALITY MONEY REWARDS	DISCOVERY BANK GOLD SUITE					DISCOVERY BANK GOLD CARD ACCOUNT	
	Monthly spend	Vitality Money status					Vitality Money status
		Blue	Bronze	Silver	Gold	Diamond	
	R0 - R2 499	0%	0%	0%	0%	0%	<p>Upgrade to a Discovery Bank Gold Suite to unlock HealthyCare and HealthyGear rewards from Vitality Money</p>
	R2 500 - R4 999	5%	5%	5%	5.5%	7.5%	
	R5 000 - R7 499	5%	5%	5%	6%	8.5%	
	R7 500 - R9 999	5%	5%	6%	7.5%	10%	
	R10 000 - R12 499	5%	6%	7.5%	9%	12.5%	
	R12 500 or more	5%	6%	9%	11%	15%	

Note: ¹ Vitality Health members only: To earn the Vitality Health portion of your rewards, you need to complete a Vitality Health Check to earn HealthyCare rewards, and you need to complete a Vitality Fitness Assessment to earn HealthyGear rewards. No HealthyCare or HealthyGear rewards from Vitality Money on the Discovery Bank Gold Card Account.

Local flight 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 **15%** off

VITALITY MONEY REWARDS	DISCOVERY BANK GOLD SUITE					DISCOVERY BANK GOLD CARD ACCOUNT	
	Average monthly spend ¹	Vitality Money status					Vitality Money status
		Blue	Bronze	Silver	Gold	Diamond	
	R0 - R2 499	0%	0%	0%	0%	0%	<p>Upgrade to a Discovery Bank Gold Suite to unlock Local flights rewards from Vitality Money</p>
	R2 500 - R4 999	5%	5%	5%	5.5%	7.5%	
	R5 000 - R7 499	5%	5%	5%	6%	8.5%	
	R7 500 - R9 999	5%	5%	6%	7.5%	10%	
	R10 000 - R12 499	5%	6%	7.5%	9%	12.5%	
	R12 500 or more	5%	6%	9%	11%	15%	

Note: ¹ Average monthly spend over the previous 12 months at the time of booking. If you haven't had a Discovery Bank credit card for that long, we'll look at your average monthly spend over the number of months you've already had your Discovery Bank credit card or Discovery Card that was first issued before the launch of Discovery Bank. You need a minimum of three months' spend to qualify. No local flight rewards from Vitality Money on the Discovery Gold Card Account.

Dream Destinations rewards

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

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

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

VITALITY MONEY REWARDS	DISCOVERY BANK GOLD SUITE		OR		DISCOVERY BANK GOLD CARD ACCOUNT		
	Average monthly spend ¹	Vitality Money status					
		Blue	Bronze	Silver	Gold	Diamond	
R0 – R2 499	0%	0%	0%	0%	0%		
R2 500 or more	15%	15%	15%	15%	15%		

Note: ¹ Average monthly spend over the previous 12 months at the time of booking. If you haven't had a Discovery Bank credit card for that long, we'll look at your average monthly spend over the number of months you've already had your Discovery Bank credit card or Discovery Card that was first issued before the launch of Discovery Bank. You need a minimum of three months' spend to qualify.

Fuel and Uber rides rewards

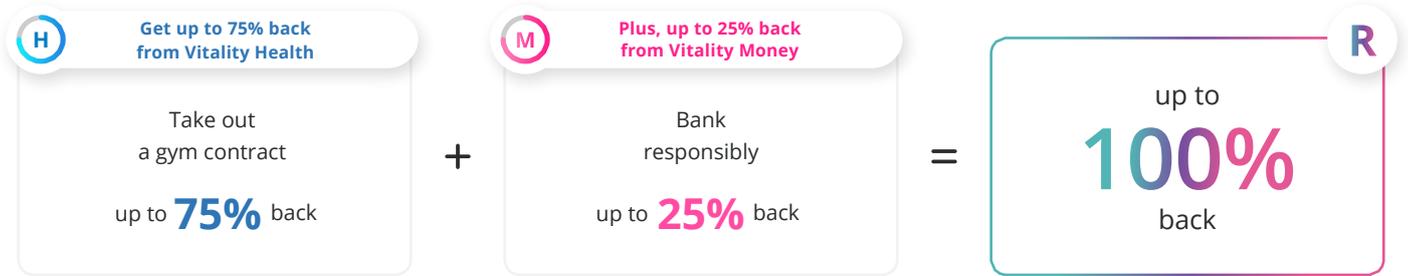
If you have Vitality Money **(with or without Vitality Health)** you're eligible to earn the following rewards from Vitality Money:

Bank responsibly and get up to **10%** back

Vitality Money rewards of up to **10%** back

VITALITY MONEY REWARDS	DISCOVERY BANK GOLD SUITE		OR		DISCOVERY BANK GOLD CARD ACCOUNT	
	Monthly spend	Vitality Money status				
		Blue	Bronze	Silver	Gold	Diamond
R0 - R2 499	0%	0%	0%	0%	0%	
R2 500 - R4 999	3%	3%	3%	3.5%	5%	
R5 000 - R7 499	3%	3%	3.5%	4.5%	6%	
R7 500 - R9 999	3%	3.5%	4%	5%	7%	
R10 000 - R12 499	3%	4%	4.5%	6%	8%	
R12 500 or more	3%	4%	6%	7.5%	10%	

Gym rewards (club or local membership)



If you **have both Vitality Health and Vitality Money** you're eligible to earn the following rewards from Vitality Money:



DISCOVERY BANK GOLD SUITE						
VITALITY MONEY REWARDS	Monthly spend	Vitality Money status				
		Blue	Bronze	Silver	Gold	Diamond
	R0 - R2 499	0%	0%	0%	0%	0%
	R2 500 - R4 999	5%	6%	7.5%	9%	12.5%
	R5 000 - R7 499	6%	7.5%	9%	11%	15%
	R7 500 - R9 999	7%	8.5%	10.5%	13%	17.5%
	R10 000 - R12 499	7%	10%	12%	15%	20%
	R12 500 or more	7%	10%	15%	18.5%	25%

Note: To qualify for Gym rewards, you need to have a Vitality Health membership and a Discovery Bank Suite.



Bank Healthier

discovery.co.za



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We quote your interest at nominal annual compounded monthly (NACM) rates. All interest rates and fees are as at the publication date.

