GET REWARDED FOR LIVING, DRIVING AND BANKING WELL
**Discovery Vitality**

*Vitality is the world’s leading behavioral change programme that encourages and rewards Discovery members for living, driving and banking well.*

Vitality is made up of 3 programmes:

- **THE VITALITY HEALTH PROGRAMME**
  - 25% cash back when eating in with Uber Eats or eating out
  - 75% back each month for buying HealthyFood
  - 100% saving on your monthly gym fees

- **THE VITALITY DRIVE PROGRAMME**
  - 50% back on fitness devices, sports gear and equipment
  - 50% back on personal care items
  - 75% saving on flights and 35% saving on holiday accommodation and car hire

- **THE VITALITY MONEY PROGRAMME**
  - 50% of your fuel spend back
  - 50% of your Discovery Life premiums back every five years
  - 25% off Uber

**MAXIMISE YOUR VITALITY REWARDS AND YOU CAN ENJOY**

- **Active Rewards**
  - A range of exciting weekly rewards from coffees, smoothies and snacks to Netflix, BoxOffice, shopping rewards, holidays and more with Vitality Active Rewards.

- **...And more!**
  - Half-price movies, plus kids watch for FREE before 7pm
  - Kids and teens also get rewarded with Vitality Active Rewards

**REASONS TO JOIN**
- Drive Better
- Spend Responsibly
- Get Healthy
- Get Rewarded
- Vitality for the Family
- Points and Status
- Other Vitality Products
Vitality Active Rewards

Vitality Active Rewards encourages and rewards you for getting healthy, driving well and spending responsibly. You can earn instant Discovery Miles for reaching your exercise, drive and money goals PLUS a play on the gameboard for even more rewards. Earn up to ₩300 and 4 plays on the gameboard every week! You can also earn Discovery Miles for reaching personalised health and drive goals.

**EARN ₩100**

Earn ₩100 instantly for each goal you achieve, ₩200 for reaching two goals and ₩300 for reaching 3 goals. PLUS earn a play on the gameboard for every goal you achieve.

**EARN a bonus play**

Earn a bonus play for achieving all 3 Vitality Active Rewards goals.

**EXERCISE**
Reach your personalised, weekly exercise goal to close the exercise ring by getting active in various ways.

**DRIVE**
Reach your weekly driving goal to close your drive ring by driving a consecutive 100km event-free each week.

**MONEY**
Reach your Money goal by spending responsibly and earning points for purchases over R20 made with Discovery Card. Close your Money ring at your own pace, as points carry over until you reach your goal.

Spend your Discovery Miles on a range of exciting rewards

<table>
<thead>
<tr>
<th>Coffee, Popcorn and Donations</th>
<th>Smoothies and Snacks</th>
<th>Meals and Entertainment</th>
<th>Shopping</th>
<th>Travel</th>
<th>Entertainment and Spoils</th>
</tr>
</thead>
<tbody>
<tr>
<td>₩125</td>
<td>₩200 - 250</td>
<td>₩350</td>
<td>₩&gt; 350</td>
<td>₩&gt; 350</td>
<td>₩&gt; 350</td>
</tr>
</tbody>
</table>

**Reasons to Join**

- **Get Healthy**
- **Drive Better**
- **Spend Responsibly**
- **Get Rewarded**
- **Vitality for the Family**
- **Points and Status**
- **Other Vitality Products**

**Get Rewarded**

**Spend Responsibly**

**Drive Better**

**Get Healthy**

**Vitality**
More personalised and rewarding than ever

At Vitality, we understand that everyone is different. That's why we encourage you to track your personalised health and drive goals and earn thousands of Discovery Miles for living well.

**Health checks**
Complete health checks based on your age, gender and health profile.

**Weight management**
Track your weight and achieve your weight goals.

**Mental wellbeing**
Complete assessments to understand your health risk and link mindfulness and sleep tracking apps to your Vitality profile.

**HealthyFood**
Track your grocery purchases and get rewarded for improving and maintaining a healthy basket.

**Medicine tracker**
Get rewarded for taking your chronic medicine as prescribed.

**Health goals**
Earn over R10 000 per year

**Drive goals**
Earn over R7 000 per year

- **Driving score**
  Get rewarded for improving your driving score over a calendar month.

- **Driving behaviour**
  Improve your speeding, phone use or braking behaviour during a month.

- **Annual MultiPoint check**
  Complete your Tiger Wheel & Tyre Annual MultiPoint check.

- **Goal streak**
  Achieve 3 Vitality Active Rewards goals in a row over a 4-week goal period.

Different personalised health goals will be recommended to you based on your health profile.

Personalised health goals is available to members of most medical schemes administered by Discovery Health (Pty) Ltd who meet the programme's requirements.
Encouraging healthy behaviour

Participate in healthy behaviour – living well, driving well and spending responsibly.
Get healthy with Vitality

Vitality Health incentivises and rewards you for engaging in healthy behaviour. In addition to a healthy lifestyle being more enjoyable, it’s been proven that Vitality Health members live longer and are less likely to develop lifestyle-related diseases.

ONLINE ASSESSMENTS

Find out your Vitality Age ................................................................. 1 500 pts
Understand your mental wellbeing .............................................. up to 1 000 pts

VITALITY HEALTH CHECK

Do a Vitality Health Check at an accredited Vitality Wellness Centre, Vitality Wellness Network pharmacy, Discovery Store or Discovery Wellness Day.

Your Vitality Health Check includes:
01 Blood pressure 04 Weight assessment
02 Blood glucose 05 Non-smoker’s declaration
03 Cholesterol

Earn Vitality Health points based on how many of your results are in range and how many of them may indicate an elevated risk of developing a lifestyle-related disease.

<table>
<thead>
<tr>
<th>NUMBER OF IN-RANGE RESULTS</th>
<th>0-1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2 500 pts</td>
<td>5 000 pts</td>
<td>10 000 pts</td>
<td>15 000 pts</td>
<td>22 500 pts</td>
</tr>
<tr>
<td>1</td>
<td>2 500 pts</td>
<td>3 500 pts</td>
<td>7 500 pts</td>
<td>12 500 pts</td>
<td></td>
</tr>
<tr>
<td>2+</td>
<td>2 500 pts</td>
<td>2 500 pts</td>
<td>5 000 pts</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

One Vitality Health Check a year is paid from the screening and prevention benefit of most medical scheme plans administered by Discovery Health (Pty) Ltd.

DO FURTHER HEALTH CHECKS

Earn Vitality Health points based on your age and gender:

Pap smear .............................................................................. 2 500 pts
Mammogram ........................................................................... 2 500 pts
Colonoscopy ........................................................................ 2 500 pts
Dental health check ............................................................. 1 000 pts
Flu vaccine .............................................................................. 1 000 pts
Initial HIV test ...................................................................... 7 500 pts
Annual test thereafter ........................................................... 1 000 pts
Register for a Care programme ............................................. 2 500 pts

Points for members 60 years and older:

Vaccines .................................................................................. up to 3 000 pts
Glaucoma screening .............................................................. 2 500 pts
Vision test ............................................................................... 1 000 pts
Activate Vitality Active Rewards .......................................... 1 000 pts

EAT HEALTHILY

Buy HealthyFood items at Pick n Pay or Woolworths .............. up to 12 000 pts

STOP SMOKING

Save up to 80% ........................................................................
Get up to 25% back ...............................................................
# Get active with Vitality

Get moving in a variety of ways and earn Vitality points

## Track Your Workouts with a Vitality-Linked Fitness Device.

Get up to 25% back when you buy one of these devices with HealthyGear:

- [fitbit](#)
- [Garmin](#)
- [Huawei](#)
- [Polar](#)
- [Suunto](#)

## Plus Boost Your Cash Back Up to 75% with Vitality Active Rewards Device Booster

### Join Team Vitality

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>SA's largest running and cycling club</td>
<td>Up to 50% cash back on selected races</td>
</tr>
<tr>
<td>Exclusive VIP hospitality</td>
<td>Quality running and cycling kit</td>
</tr>
</tbody>
</table>

## Other Ways to Earn Vitality Points

- 30-minute gym visit: 100 pts per day
- Track your workouts with a Vitality-linked device: up to 300 pts per day
- Free parkrun / myrun: up to 300 pts per week
- Vitality-timed race events: up to 3 000 pts per event
- Round of golf: 100 pts per day
- Log your workout at an approved fitness facility: 100 pts per day
- Vitality Fitness Assessment: up to 7 500 pts
- Vitality High Performance Fitness Assessment: up to 15 000 pts

### Save up to 75% on your monthly gym fees

### Boost up to 100% with Vitality Money
Drive better with Vitality

Vitality Drive is Discovery Insure's unique driver behaviour programme that rewards you for driving well. The better you drive, the more Vitality points you earn.

HOW TO EARN VITALITY DRIVE POINTS:

**Drive well**
- Good driving behaviour
- Smooth acceleration
- Smooth braking
- Smooth cornering
- Driving within the speed limit
- Reduced night-time driving
- Low distance driving
- No cellphone use
- Set a personal goal .......................... Up to 50 pts
- Remain claim free .......................... Up to 200 pts

**Knowledge and awareness**
- Complete online driver assessments .......................... Up to 50 pts
- Complete a driving course .................................. Up to 150 pts
- Complete an EyeGym course ................................. Up to 150 pts

**Ensure vehicle safety**
- Pass a Tiger Wheel & Tyre Annual Multi-Point check .......................... Up to 150 pts
- Have your car's service history up to date ................. Up to 50 pts

GET STARTED

01 Install your DQ-Track
02 Link your Vitality Drive card
03 Swipe your Vitality Drive card every time you fill up at a BP or Shell
Manage your money better with Vitality

Through Discovery Bank, Vitality Money helps you get financially healthier. Earn Vitality Money points for managing your money well.

Activate Vitality Money on the Discovery Bank app

HOW TO EARN VITALITY MONEY POINTS:

Complete assessments:
- Vitality Money Retirement Assessment  Up to 10 000 pts
- Vitality Money Savings Assessment  Up to 30 000 pts
- Vitality Money Debt Management Assessment  Up to 30 000 pts
- Vitality Money Insurance Assessment  Up to 25 000 pts
- Vitality Money Property Management Assessment  Up to 15 000 pts

Achieve your Vitality Money goals:
- 1 goal achieved  Up to 1 000 pts
- 2 goals achieved  Up to 2 000 pts
- 3 goals achieved  Up to 3 000 pts
- 4 goals achieved  Up to 5 000 pts
Get **rewarded**

*Being healthier, driving well and banking well has never been more rewarding.*
Get **rewards**

**Travel rewards**

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Flights</th>
<th>Hotel accomodation</th>
<th>Car hire</th>
<th>Travel bookings</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Enjoy great travel savings based on your Vitality Health and Vitality Money status.</strong></td>
<td>All Vitality Health members can save up to <strong>35%</strong> on local and international flights (base fare). Boost your international flight saving up to <strong>75%</strong> with Vitality Money.</td>
<td>Save up to <strong>35%</strong> at <strong>over 500</strong> hotels, resorts and bed and breakfasts with the Vitality Hotel Collection.</td>
<td>Save up to <strong>35%</strong> at <strong>Europcar</strong> and <strong>Tempest Car Hire</strong>.</td>
<td>Book holidays or exchange Discovery Miles through partner programmes.</td>
</tr>
<tr>
<td><strong>Travel more by using Discovery Miles to pay for travel</strong></td>
<td>Pay for local and international flights.</td>
<td>Pay for local holiday accomodation.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Active Rewards**

- **Vitality Health**
  - **Gold**: 30%
  - **Silver**: 25%
  - **Bronze**: 20%
  - **Blue**: 15%

- **Vitality Money**
  - **Gold**: 35%
  - **Silver**: 25%
  - **Bronze**: 20%
  - **Blue**: 15%

*All travel must be booked through kulula.com. For more information on flight destinations and a list of accommodation options, please visit discovery.co.za. These lists are subject to change. There is a booking fee on all travel bookings. Visit discovery.co.za for a full set of terms and conditions.*
Get **rewarded**

*For making healthier choices*

### HOW TO MAXIMISE YOUR REWARDS

<table>
<thead>
<tr>
<th>HealthyFood</th>
<th>HealthyCare</th>
<th>HealthyGear</th>
<th>HealthyDining</th>
</tr>
</thead>
<tbody>
<tr>
<td>Get up to 75% back on HealthyFood items.</td>
<td>Get up to 50% back on personal care items.</td>
<td>Get up to 50% back on sports gear, equipment and fitness devices.</td>
<td>Get up to 25% cash back on healthier meal choices <strong>PLUS 50% cash back</strong> on kids’ healthy meals.</td>
</tr>
</tbody>
</table>

**Rewards**
- **Activate online**
- **Find out your Vitality Age**
- **Do a Vitality Health Check**
- **Boost your rewards with Discovery Bank and Vitality Money**

**Rewards** will be paid in cash to Vitality Health members and the HealthyCare cash back is converted into store loyalty points and paid into your Clicks Clubcard or Dis-Chem HealthyCare card.

Rewards will be paid in Discovery Miles to members who have a Discovery Miles-linked Discovery Bank account.
Boost your **benefits**

*with Vitality Active Rewards*

---

**Apple iPhone**

Get the new iPhone on us

Upgrade to Discovery Bank and achieve all your Vitality Active Rewards goals to fully fund a new iPhone.

---

**Apple Watch**

Reach your monthly fitness goals to fund your Apple Watch in full over 24 months.

---

**Bike Booster**

Up to 25%

Weekly fitness goals met in a month

- 0-1: 0%
- 2: 10%
- 3: 15%
- 4: 25%

Monthly cash back

---

**Device Booster**

Up to 75%

Up to 100%

Weekly fitness goals met in a month

- 0-1: 0%
- 2: 10%
- 3: 25%
- 4: Max

Monthly cash back

---

**Shoe Booster**

Up to 100%

Weekly fitness goals met in a month

- 0-1: 0%
- 2: 10%
- 3: 25%
- 4: Max

Monthly cash back

---

The monthly amount you pay for all the Booster benefits is based on the retail price at the time of collection from the participating store.
Get **rewarded**

*Entertainment rewards*

---

**ENJOY HALF-PRICE MOVIES AT STER-KINEKOR**

Experience the **latest movies** for half the **price** when you activate your Vitality Ster-Kinekor movie benefit. Available in 2D or 3D.

**PLUS**, enjoy a **free** small or medium popcorn when you spend your Discovery Miles on Vitality Active Rewards.

---

**BIG CONCERTS**

Discovery Bank clients with Vitality Money get exclusive pre-booking access to the best entertainment. Book tickets to the biggest South African concerts and events 48 hours before anyone else.

---

**BOXOFFICE AND NETFLIX**

Download the latest block buster releases from BoxOffice and Netflix when you spend your Discovery Miles on Vitality Active Rewards.
Get **rewarded**

*Driving rewards*

**FUEL**

- Get up to **50%** of your fuel spend back
- **PLUS up to 20% back** in Discovery Miles with Vitality Money

**UBER**

- Get up to **25%** off all Uber trips
- **PLUS up to 15% back** in Discovery Miles with Vitality Money

**OTHER REWARDS YOU CAN ENJOY**

- Save up to 25% when you use our Drive Me partners: Roadtrip and Scooters Angels
- Get up to 50% of your Gautrain spend back every month for driving well
- Get up to 20% off Tiger Wheel & Tyre purchases
- Fund up to 100% of your new tyres at Tiger Wheel & Tyre using your EFA
- Get up to 25% off car seats from Born Fabulous and ToysRUs
- Save up to 20% when you take your vehicle to Bosch for servicing and maintenance.
- Get 0% renewal increase on your vehicle premiums if you are on Diamond Vitality Drive status.
- Earn an upfront car insurance premium discount of 20% with Drive your Discount
Vitality Baby

Vitality nurtures healthy families from the start, encouraging good habits in children and ensuring they become healthy adults.

Activate the Vitality Baby 1 000 days programme to get the best care and rewards, from pregnancy until your child turns 2.

**EARN VITALITY POINTS FOR HEALTHY BEHAVIOUR**

- Attend an antenatal class Up to 2 000 pts
- Well Baby Clinic visits at Clicks or Dis-Chem Up to 2 500 pts
- Baby vaccines Up to 500 pts per vaccine event
- Buy HealthyFood Double Vitality points (from pregnancy to 6 months)
- Selected fitness activities Double Vitality points (from pregnancy to 6 months)

**GET REWARDED**

- Receive a Vitality Baby gift box filled with useful information and exciting gifts for you and your baby.
- Save 10% on selected items at Babies R Us and Toys R Us.
- Get up to 25% back on nappies and baby essentials in the HealthyCare catalogue at Clicks or Dis-Chem.

Go online to find fun and inspiring things to do with your baby all year long.

Stand the chance to win Disney Baby hampers for your little one.
Vitality Active Rewards for Kids

Introducing Vitality Active Rewards for Kids – a programme exclusively designed to get our younger members healthy by offering them age-appropriate rewards for engaging in healthy activities such as eating well, getting active and reducing screen time.

DOWNLOAD AND ACTIVATE

Parents, activate family goals in Vitality Active Rewards for each of your children.

GET HEALTHY AND EARN DISCOVERY MILES

Complete health checks Up to €200 per check
Get active Up to €25 per activity
Complete challenges Up to €50 per week

ENJOY EVEN MORE REWARDS

MOVIES
Watch movies for free at selected cinemas before 7pm once an online Kids Vitality Health Check has been completed

HEALTHY DINING
Enjoy 50% cash back on kids’ healthy meals

DISNEY
The more you engage in healthy activities, the greater your chances of winning with Disney

Get rewarded

Spend Discovery Miles on premium rewards

SHOPPING

COTTON ON, KIDS, EXCLUSIVE BOOKS, Typo

TOYS

With leading brands such as Disney, Lego, Barbie and much more

EATING OUT

KALAI, Nandinos, Nando’s

ENTERTAINMENT

STEAM, NETFLIX
Vitality Active Rewards for Teens

Teens aged 14 – 17 have access to Vitality Active Rewards for Teens. Reach your personalised, weekly exercise goal and complete age-appropriate health checks to earn Discovery Miles. Spend Discovery Miles at a range of exciting reward partners including Steam, Typo, Cotton On and much more!

GET HEALTHY

Reach your personalised, weekly goal to close the exercise ring by getting active in various ways, including:

- Gym visits
- parkrun/myrun
- Linked fitness device workouts
- Vitality-timed race events

Plus, complete relevant health checks to understand your health and earn up to 200 per health check.

Earn Discovery Miles as you engage in healthy activities

Play the gameboard and earn more Discovery Miles

Redeem your rewards at exciting partners

ENJOY EVEN MORE REWARDS

MOVIES
Watch movies for free at selected cinemas before 7pm once an online Kids Vitality Health Check has been completed.

DISNEY
The more you engage in healthy activities, the greater your chances of winning with Disney
Vitality status

As you get healthier, drive better and manage your money better, you will earn Vitality points all working towards your Vitality Health, Drive and Money status.

Vitality Health

Earn Vitality Health points by getting active, eating well and doing all your health checks. You’ll enjoy a variety of rewards at each status level and the healthier you get, the higher your Vitality status.

At the start of every year, your Vitality points reset to zero but you still keep the rewards and status level that you earned the previous year. This is to help encourage you to keep healthy year-on-year.

Vitality Drive

Earn Vitality Drive points by improving your driving behaviour and knowledge. You’ll enjoy a variety of rewards at each status level. Every time you do activities like going for a driving course, completing an online driving assessment and setting personal drive goals, you can earn Vitality Drive points and increase your Vitality Drive status.

Vitality Money

Earn Vitality Money points by improving your financial knowledge, working towards increasing your savings and tracking your progress. The more points you earn, the higher your Vitality Money status. Your Vitality Money status will change monthly depending on your financial health. The higher your status, the more rewards you earn.

Vitality rates

<table>
<thead>
<tr>
<th>Vitality rates</th>
<th>Member</th>
<th>Member + 1</th>
<th>Member + 2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>R280</td>
<td>R340</td>
<td>R395</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Member</th>
<th>Start on Blue Vitality status</th>
</tr>
</thead>
<tbody>
<tr>
<td>7 500</td>
<td>25 000</td>
</tr>
<tr>
<td>15 000</td>
<td>50 000</td>
</tr>
<tr>
<td>18 750</td>
<td>62 500</td>
</tr>
<tr>
<td>3 750</td>
<td>12 500</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Non-retired</th>
<th>Start on Blue Vitality Money status</th>
</tr>
</thead>
<tbody>
<tr>
<td>40 000</td>
<td>60 000</td>
</tr>
<tr>
<td>80 000 +</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Retired</th>
<th>Gold Vitality Money status + Gold account</th>
</tr>
</thead>
<tbody>
<tr>
<td>35 000</td>
<td>R20 000</td>
</tr>
<tr>
<td>52 500</td>
<td>Platinum account &gt;= R45 000</td>
</tr>
<tr>
<td>70 000 +</td>
<td>Black account &gt;= R100 000</td>
</tr>
</tbody>
</table>
Other Vitality **Health products**

*Find the perfect Vitality product for you – all designed to reward you for living well.*

### VITALITY ACTIVE

Join Vitality Active, the Vitality Health programme that encourages and rewards you as you start to get healthier. Including gym savings, discounted movies, weekly rewards and more, being healthier has never been more rewarding.

- Get 50% off your monthly gym fees at Virgin Active Red clubs or Planet Fitness JustGyms
- Save up to 50% on a Huawei Band 3 Pro at Sportmans Warehouse
- Achieve personalised weekly exercise goals and complete relevant health checks to earn Discovery Miles
- Get up to 25% back on personal care items at Clicks or Dis-Chem
- Get R15 000 funeral cover for all adult dependants on the membership
- Watch half-price movies at Ster-Kinekor
- Achieve personalised weekly exercise goals and complete relevant health checks to earn Discovery Miles
- Get up to 25% off luxury spas
- Up to 75% off at any Virgin Active or Planet Fitness gym
- Up to 50% off top-of-the-range fitness devices
- Up to 25% off premier bicycle brands or golf clubs
- Get 50% off your monthly gym fees at Virgin Active Red clubs or Planet Fitness JustGyms
- Achieve personalised weekly exercise goals and complete relevant health checks to earn Discovery Miles
- Get up to 25% back on personal care items at Clicks or Dis-Chem
- Get R15 000 funeral cover for all adult dependants on the membership
- Watch half-price movies at Ster-Kinekor
- Achieve personalised weekly exercise goals and complete relevant health checks to earn Discovery Miles
- Get up to 25% off luxury spas
- Up to 75% off at any Virgin Active or Planet Fitness gym
- Up to 50% off top-of-the-range fitness devices
- Up to 25% off premier bicycle brands or golf clubs
- Get 50% off your monthly gym fees at Virgin Active Red clubs or Planet Fitness JustGyms

<table>
<thead>
<tr>
<th>Vitality Active rate</th>
<th>Member R89</th>
<th>Each additional adult R79</th>
</tr>
</thead>
</table>

### VITALITY PURPLE

Upgrade to Vitality Purple to enjoy exclusive Vitality services and rewards, ranging from:

- Up to 75% off at any Virgin Active or Planet Fitness gym
- Up to 25% off premier bicycle brands or golf clubs
- Build a bespoke home gym
- Up to 50% off luxury spas
- Up to 50% off top-of-the-range fitness devices
- Access to your own personal Discovery Purple Private Consultant

<table>
<thead>
<tr>
<th>Vitality Purple rates (Includes Vitality Health rates)</th>
<th>Member R429</th>
<th>Member + 1 R495</th>
<th>Member + 2 or more R539</th>
</tr>
</thead>
</table>