

TERMS AND CONDITIONS

DISCOVERY BANK – GET A DISCOVERY DIGITAL LIFE PLAN QUOTE CAMPAIGN

15 MAY 2026 – 30 JUNE 2026

These terms and conditions apply to the campaign for Discovery Bank clients to complete a Discovery Digital Life Plan quote and earn **1,000 Discovery Miles**. Clients who participate and meet the qualifying criteria will have 1,000 Discovery Miles paid into their Discovery Miles Account. By taking part in this campaign, you agree to and accept these terms and conditions.

The campaign and **who qualifies**

1. All information relating to this campaign and any information we publish on any promotional material forms part of the terms and conditions.
2. The campaign starts on 15 May 2026 and is expected to end at 23:59 (South African Standard Time) on 30 June 2026.
3. Discovery Bank Limited and Discovery Life Limited (also known as “us”, “we”, and “our”) manage this campaign.
4. To qualify for this campaign, you must:
 - 4.1 Be the primary card holder of your Discovery Bank account, with the following Discovery Bank products (including a Discovery Miles Account) and Vitality Money:
 - A Discovery Bank Suite
 - A Discovery Bank Credit Card Account
 - A Discovery Bank Transaction Account with bundled fees
 - A Discovery Bank Transaction Account with pay-as-you-transact fees
 - A Discovery Account.
 - 4.2 Be a South African citizen or permanent resident over the age of 18;
 - 4.3 Be eligible for the Digital Life Plan;
 - 4.4 Not have an active Discovery Life Plan between 15 May and 30 June 2026; and
 - 4.5 Have a Discovery Bank account (as per above) that must be in good standing (as defined in the [Discovery Bank terms and conditions](#)).
5. If you are a client with only a Discovery Bank savings product or a standalone personal loan, you must upgrade to a Discovery Bank transaction or credit card account before the start of the campaign to qualify. Credit approval depends on income verification and creditworthiness.
6. If you have the previous Discovery Card product, which is now administered by Discovery Bank, you must switch your previous Discovery Card to a new Discovery Bank credit card product to qualify for the campaign.
7. Eligible Discovery Bank clients can earn **1,000 Discovery Miles** by:
 - 7.1 Completing a Discovery Digital Life Plan quote in the Discovery Bank app up to the stage when your premiums are displayed.

- 7.2 Ensuring that the quote is fully completed with all required information that is true, accurate and complete to participate in the campaign.
8. Discovery reserves the right, at its sole discretion, to determine whether a quote qualifies and may disqualify any incomplete, inaccurate, misleading, or suspicious submissions, including those generated through automated or repetitive activity.
9. The Digital Life Plan quote application must be completed between 15 May 2026 and 30 June 2026.
10. Discovery Miles can only be earned once during the campaign period, for one completed quote application.
11. An eligible Discovery Bank account and/or Discovery Miles account needs to be active as at date of the Discovery Miles allocation or you forfeit the allocation.
12. Discovery Bank Limited and Discovery Life Limited are not responsible for failed or incomplete submissions due to technical issues

More about the **campaign**

13. Clients who complete a Digital Life Plan quote application as mentioned in points 5 and 6 above, by the end of May 2026 and June 2026, will receive their Discovery Miles by the 15th day of following month.
14. Clients do not have to activate their Digital Life Plan to receive their Discovery Miles.
15. The Discovery Miles will be paid to the plan holder of the quote only.

Additional terms and conditions

16. If required by legislation or other legal reasons, we reserve the right to amend or cancel this campaign at any time and without notice. If this happens, clients agree to lose any rights that they may have in terms of this campaign. Clients accept that they will have no recourse against us or our agents to the extent permitted by law.
17. Clients understand and agree that, to participate in the campaign, the promoters must collect and use their personal information. This campaign falls under the terms of our [privacy policy](#) and is done in line with the provisions of the Protection of Personal Information Act 4 of 2013. If you have any questions about how we will use your personal information, email us at privacy@discovery.co.za, and we will assist.
18. We are not legally responsible for any misrepresentation caused due to an unintentional copy error, typing error or omission that may occur in any promotional material.
19. Any violation or attempt to violate any of these rules will result in immediate disqualification.
20. Participants need to get their own tax advice about any benefit they may get in terms of these rules. The promoters are not responsible for any tax consequences.

21. Discovery Miles do not constitute currency or any other medium of exchange in circulation in South Africa. No cash or alternative benefits will be provided in lieu of this offer.
22. The [Discovery Bank account terms and conditions](#) . Please read the Discovery Bank terms and conditions, [Vitality Money](#) and [Discovery Miles terms and conditions](#) for more information.
23. Please read the [Discovery Miles benefit guide](#) for more information about all Discovery Miles terms and conditions.
24. The [Digital Life Plan terms and conditions](#) apply.
25. The Discovery Digital Life Plan is offered on a non-advice basis and does not constitute financial advice.
26. If you have any further questions about our products, please contact your financial adviser. To speak to one of our Discovery Bankers, please call 0800 07 96 97.

May 2026