Boost your Black Friday #HackBlackFriday terms and conditions

By taking part in this promotion, you agree to and accept these terms and conditions.

The promoters are Discovery Bank Ltd ('Discovery Bank') and Discovery Vitality (Pty) Ltd ('Discovery Vitality'), also referred to as 'promoters', 'us', 'we', and 'our'.

The Boost your Black Friday promotion and who qualifies

1. These terms and conditions apply to the Boost your Black Friday promotion on 27 November 2026. Qualifying Discovery Bank clients can get up to a maximum of 30% off when spending their Ðiscovery Miles* at our online and in-store Ðiscovery Miles retail partners for 24 hours on the 27th of November only.
2. Qualifying Discovery Bank clients with Vitality Money can get up to a maximum of 30% off when spending their Ðiscovery Miles at our Ðiscovery Miles online and in-store retail partner network for 24 hours (00:00 to 23:59) only on 27 November 2026.
3. This promotion is open to clients who live in South Africa, are 18 years or older, and are:
    a. Discovery Bank primary accountholders who have a Discovery Bank Transaction Account, Discovery Bank Card Account, Ðiscovery Account or Discovery Bank Suite and have an active Vitality Money status.
    b. Clients with the previous Discovery Card product, which is now administered by Discovery Bank, are required to switch their previous Discovery Card to a new Discovery Bank credit card product and activate Vitality Money.
4. Existing Discovery Bank clients who have only a savings account, as well as Vitality Health and Vitality Drive members who aren't qualifying Discovery Bank

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply. Discovery Vitality (Pty) Ltd. Registration number: 1999/007736/07. Terms, conditions and limits apply. Rewards based on your engagement in Vitality programmes, Discovery products, and monthly qualifying card spend. Discovery Miles do not constitute currency or any other medium of exchange in circulation in South Africa

clients, will need to add a Discovery Bank transaction or credit card account and activate Vitality Money.

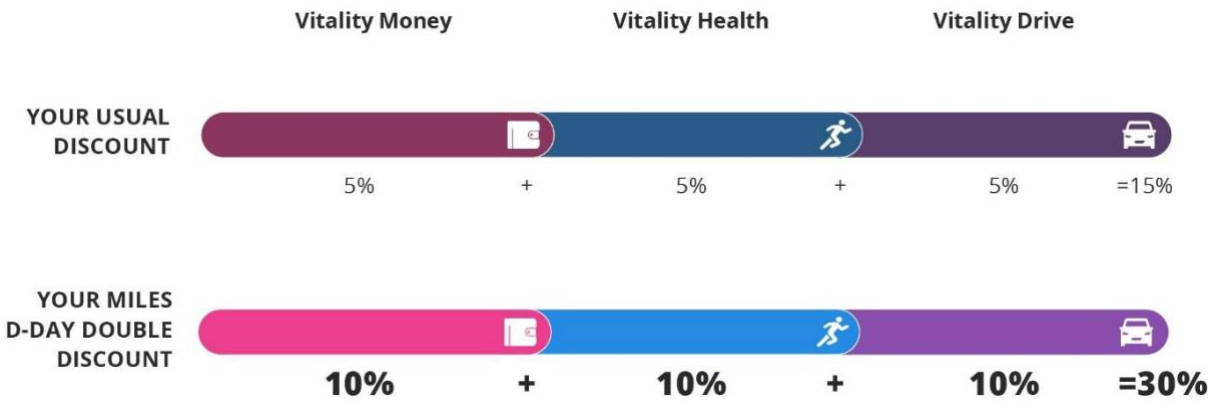
5. You must have unlocked Vitality Money on the Discovery Bank app (if it has not been unlocked previously) prior to the promotion commencement date.
6. The promotion starts on Friday, 27 November 2026 and runs for 24 hours (00:00 to 23:59) only on Black Friday.
7. Your account must be kept in good standing as defined here.
8. Make sure you have downloaded the latest version of the Discovery Bank app to get your discount

How Boost your Black Friday double your Ðiscovery Miles discount works

9. Qualifying Discovery Bank clients with Vitality Money, can already get between 5% and 15% off every day when spending their Ðiscovery Miles in the network of Ðiscovery Miles online and in-store retail partners. You get 5% off for every Vitality programme that you've activated (Vitality Money, Vitality Health and Vitality Drive).
10. Please read the Ðiscovery Miles benefit guide for more information about the Ðiscovery Miles 5% to 15% saving.
11. On Black Friday (27 November 2026), as a qualifying Discovery Bank client with Vitality Money, you can automatically earn double your usual spend discount and save between 10% and 30% when you spend your Ðiscovery Miles at our online and in-store retail partners.
12. You can check your current discount in the Ðiscovery Miles tab of your Discovery Bank app. This discount will be doubled on Black Friday.
13. The discount is dependent on the Discovery products you have:

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14. You can shop in-store or online with your maximised Black Friday discount at our Ðiscovery Miles retail partners.
15. Ðiscovery Miles purchases are made at an exchange rate of 10 Ðiscovery Miles to R1. Your up to 30% discount will then be automatically applied to the Ðiscovery Miles amount and will show next to the rand amount when making payment. You will also receive an in-app notification.
16. When wishing to spend Ðiscovery Miles in-store, you must generate the in-store voucher using the Discovery Bank app. In-store vouchers generated using the Discovery app are not eligible for any Ðiscovery Miles spend discount. If the Discovery app is used, the discount cannot be applied after the purchase has been completed.
17. When paying with a combination of your Discovery Bank card and Ðiscovery Miles, the 10% to 30% discount will only be applied to the portion paid for using Ðiscovery Miles.
18. The Boost your Black Friday promotion excludes the following purchases

19. Ðiscovery Miles used through travel partners. These include the Vitality Travel booking platform and any of the Dream Destination benefits which include Contiki, Royal Caribbean Cruises and World Leisure Holidays.
20. Ðiscovery Miles purchases on the Vitality Mall with Vitality Active Rewards in the Discovery app.

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21. Ðiscovery Miles used to purchase airtime, data, and SMS bundles and prepaid water and electricity in the Discovery Bank app. These purchases may still be eligible for the everyday discount of between 5% and 15%.

The #HackBlackFriday competition and who qualifies

22. These terms and conditions apply to the Hack Black Friday competition from 23 – 26 November 2026
23. Individuals who are 18 years or older, with an active X (formerly known as Twitter) or Facebook account and residing in South Africa are eligible to participate in the competition.
24. This competition is exclusive to the Discovery X and Facebook social media pages and participants need to screenshot their favourite deal from any of over 45 Ðiscovery Miles retail partners, share the screenshot to @Discovery_SA on X (formerly Twitter) or @DiscoverySouthAfrica on Facebook, and use #HackBlackFriday and #DiscoveryBestBank for a chance to win that product up to the value of R5,000.
25. The screenshot of the deal or product price must not exceed R5,000.
26. The prize winners will be drawn randomly from the qualifying entries by Discovery Bank. There will be a total of four winners during the competition period. Selection of winners will be done in accordance with the applicable audit processes.
27. By entering this competition, social media users agree to have their username and posts shared on the @Discovery_SA X or @DiscoverySouthAfrica Facebook account. If a participant's post is commented on or shared by a Discovery social media account, it does not necessarily mean this participant is a competition winner.
28. The item that can be won, will be up to the maximum value of R5,000 per winner.
29. The winner is eligible to win the prize once during the competition period.
30. The competition will start every day during the competition period from

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midnight to 11:59pm on that day. For example, on midnight 24 November all posts will be eligible for that day's competition draw until 23:59pm that evening. The same process will continue each day until 23:59pm on Thursday, 26 November.

31. Only posts on that day will be eligible and entered into the draw on that day. Each day a new screenshot will need to be shared to @Discovery_SA on X (formerly known as Twitter) with the hashtags #HackBlackFriday and #DiscoveryBestBank in order to enter the competition and a chance to win one of the prizes on that day.
32. Winners will be notified via social media, either X or Facebook (depending on where they entered) within 24hours after the competition closes on each day.
33. If the winner does not respond within 12 hours, then they will forfeit the prize.
34. Should the winner buy the product that they screenshotted, but also end up winning the product, Discovery will not refund the winner in cash for the value of the product.
35. The prizes are non-transferable and cannot be exchanged for cash or Ðiscovery Miles.
36. The prizes will be delivered to the winners within 30 (thirty) business days after the winners have been contacted.
37. Employees of Vitality and Discovery Group are not eligible to participate in this campaign; this includes individuals who are directors, partners, employees, agents of, or consultants to the Promoters or any of the Discovery Group of companies or any other similarly connected individual.

38. Additional terms and conditions

39. The promoters reserve the right to, at their sole and absolute discretion, award additional Ðiscovery Miles to you or anyone, at any time, in accordance with any competition or campaign rules as published from time to time.
40. The promoters reserve the right to update, change the discount structures or

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terminate the Boost your Black Friday promotion and/or Hack Black Friday competition at any time and within their sole discretion subject to a reasonable period of notice.

41. The promoters reserve the right to cancel or change the promotion and competition rules subject to giving notice ahead of time. If this happens, participants will lose and abandon any rights they may have against the promoters, our affiliates and associated companies to the extent permitted by law.
42. If required by legislation or for other legal reasons, the promoters reserve the right to cancel this promotion at once and without notice. If this happens, all participants agree to lose any rights that they may have in terms of this promotion. Participants accept that they will have no recourse against the promoters or the promoter's agents to the extent permitted by law.
43. The promoters 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.
44. Any violation or attempt to violate any of these rules will result in immediate disqualification.
45. Participants need to get their own tax advice about any benefit/reward they may get in terms of these rules. The promoters are not responsible for any tax consequences.
46. Participants in this promotion and competition understand and agree that to participate in the promotion and competition, the promoters must collect, process, retain and use participants' personal information including transaction data. This promotion falls under the terms of our privacy statement.

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47. Further to our privacy statement, participants understand and agree that the collection, processing, retention and use of personal information in respect of this competition is done in accordance with the Protection of Personal Information Act 4 of 2013 (POPIA), which is applicable to public participants that do not meet the eligibility criteria in clause 3, in addition to applicable Discovery Bank clients. You may write to us at privacy@discovery.co.za should you have any questions or concerns regarding how we will use your personal information. The Discovery Bank Transaction Account, Discovery Bank Card Account, and Discovery Bank Suite terms and conditions apply. Please read the Discovery Bank terms and conditions, Vitality main rules for Discovery Bank clients with Vitality Money, Discovery Miles terms and conditions and Vitality Main Rules for more information.
48. Additional partner terms and conditions apply.
49. 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.

November 2026

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