TERMS AND CONDITIONS

SHOPPING VOUCHER COMPETITION

30 – 31 October 2026

These terms and conditions apply to the Discovery Bank Halloween themed social media campaign. Discovery Bank will give away one Takealot shopping voucher worth R1,000 to one lucky winner who takes part in the #DiscoveryBestBank social media competition running on X (formerly known as Twitter) and Facebook.

From 30 October 2026 until 31 October 2026 at 23:59 (South African Standard Time), eligible participants will receive one entry for each comment they post on the competition post related to this campaign, either on @Discovery_SA on X (formerly Twitter) or @DiscoverySouthAfrica on Facebook. To qualify, the comment must include the correct answer to the question and either the hashtag #DiscoveryBestBank or the emoji version 🤍DiscoveryBestBank.

The relevant social media posts will explain the competition and be posted by @Discovery_SA on X and @DiscoverySouthAfrica on Facebook. By taking part in this promotion, you agree to and accept these terms and conditions.

The competition and **who qualifies**

1| The promoter is Discovery Bank Ltd, also referred to as 'promoter', 'us', 'we', and 'our'.
2| The 'participant' is the qualifying social media user who has chosen to take part in the competition.
3| All information relating to this competition and any information we publish on any promotional material forms part of the terms and conditions.
4| The competition starts on 30 October 2026 and ends at 23:59 (South African Standard Time) on 31 October 2026.

Qualifying for this competition

5| This competition is open to all active social media users who are 18 years or older.
6| The promoter's directors, partners, employees, agents, or consultants, as well as any other similarly associated individual with Discovery Ltd, Discovery Bank Ltd, its partners, or any related third parties, are not eligible for this promotion.
7| By entering this competition, social media users agree to have their posts shared on the @Discovery_SA X and @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.

How the **competition** works

8| The competition period will run for two days from 30 October 2026 to 23:59 (South African Standard Time) on 31 October 2026.

9| To have a valid competition entry, the participant must comment on one of @Discovery_SA's X posts or @DiscoverySouthAfrica's posts on Facebook, in line with the qualifying requirements to earn a spot in the draw.

9.1. The comment must include:

9.1.1. An answer to the question in the post

9.1.2. The hashtags #DiscoveryBestBank or 🤍DiscoveryBestBank

9.2. Participants should comment on one of @Discovery_SA's posts on X or @DiscoverySouthAfrica's posts on Facebook, relating to the Discovery Bank Halloween themed competition, posted from 30 October 2026 and before 23:59 (South African Standard Time) on 31 October 2026.

10| There is no limit to the number of competition entries over the competition period.

11| From the qualifying entries, we will select one participant as a winner through a lucky draw.

12| The organisers reserve the right to disqualify any entry where there is reasonable suspicion of automated, scripted, or bot-generated activity, or any behaviour that undermines the integrity of the competition.

13| Each winner is eligible to receive only one prize.

14| For Discovery Bank to see participants' content, tweets need to be visible to a public audience.

15| Discovery Bank will contact the winner through direct messages on X or Facebook.

Prizes

16| The following prize has been arranged for this competition:

16.1. One winner will win a R1,000 Takealot voucher which expires in December 2028.

17| The winner will be required to give us some of their personal information so we can provide them with their prize. For example, their ID number and contact details.

18| If a winner does not respond to a direct message on X or Facebook within 12 hours, they forfeit the prize, and we will select a new winner.

19| An encrypted document containing the voucher code will be sent to the winner. The password required to open the document will be the ID number you provided via social media.

20| By accepting the prize, winner voluntarily assumes all risks and dangers related to it.

21| Once the voucher code has been issued and shared with the winner, Discovery Bank will not be liable for any loss, theft, unauthorised use, or misuse of the code. It is the winner's responsibility to safeguard the code and ensure it is used in accordance with the terms of the promotion. Discovery Bank will not reissue or replace lost or misused codes under any circumstances.

22| The winner may transfer this prize to another person of their choice. Discovery Bank will not be held responsible if the winner chooses to transfer the prize.

23| The prize may not be exchanged for cash.

Additional terms and conditions

24| Discovery Bank terms and conditions apply.

25| The promoters reserve the right to cancel or change the promotion rules without 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.

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. Limits, terms and conditions apply.

Internal

26| The promoters reserve the right to cancel this promotion immediately and without notice if required by law or for other legal reasons. 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 promoters' agents to the extent permitted by law. We further reserve the right to cancel this promotion at once and without notice if it is held to be or becomes unlawful.

27| The promoters are not legally responsible for any misrepresentation caused by an unintentional copy error, typing error or omission that may occur in any promotional material.

28| Any violation or attempt to violate any of these rules will result in immediate disqualification.

29| 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.

30| Participants in this promotion understand and agree that to participate in the promotion, the promoters must collect and use personal information about participants. This promotion falls under the terms of the Discovery privacy policy.

31| We reserve the right to cancel the prize immediately if we discover that the participant has committed fraud or miscommunicated any information.

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. Limits, terms and conditions apply.

Internal