

Vitality Main Rules for Vitality Health members

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Main Rules for Discovery Vitality

- By taking up, activating or continuing with a Vitality Health membership, you agree to these rules.
- We give you access to the Vitality Health programme and the benefits that you qualify for and choose to use. In certain cases, you need to activate the benefits and pay the necessary fees, where applicable.
- You can only use the benefits of the Vitality Health programme for leisure and not for business purposes.
- Please refer to section 14 for all definitions that apply to this document.

1. Purpose of the Vitality Health and Vitality Money programmes

The Vitality Health programme aims to incentivise Vitality Health members to improve their quality of life and reduce their long-term medical costs. Vitality Health rewards Vitality Health members for looking after their health by giving them access to a range of benefits, including wellness facilities that we choose.

Discovery Bank and Discovery Vitality manage and administer the Vitality Money programme. The Vitality Money programme encourages sound financial decisions and rewards its members for maintaining a healthy financial status. A member's Vitality Money status and financial behaviour determine the level of rewards they receive.

As a Vitality Health member, if you join Discovery Bank and activate Vitality Money, you can boost some of your Vitality Health rewards and benefits. Vitality Money members who meet the qualifying requirements for Vitality Money rewards have access to certain specified benefits. These benefits are defined in and governed by the Vitality Main Rules for Discovery Bank clients with Vitality Money and the respective benefit guides relating to such specified benefits.

Discovery Vitality administers and manages these specified benefits. If you are a Vitality Health member, your Vitality Health status determines the Vitality Health portion of your specified benefits, while your Vitality Money status, financial behaviour, and Discovery Bank account type determine the Vitality Money portion of your specified benefits.

Discovery Bank clients may also qualify for Vitality through Discovery Bank, which is a separate Vitality membership offering subject to its own eligibility requirements, benefits, fees and rules.

2. Parties/participants

Please refer to section 14 for all definitions that apply to this document.

2.1. Parties

These rules govern the relationship between Vitality (us) and the main member (you). Beneficiaries on your membership are also bound by these rules. Any rules that apply to you will therefore also apply to your beneficiaries.

Vitality, we, us, our	Refers to Discovery Vitality Proprietary Limited (registration number 1999/007736/07), a wholly owned subsidiary of Discovery Limited (registration number 1999/007789/06). Discovery is an authorised financial services provider.
you, your	Refers to the main member of the Vitality Health membership, unless indicated differently, where it may also refer to a beneficiary.

2.2. Important participants

2.2.1. Main member, members and spouse, as defined in section 14.

2.2.2. Dependants of the main member:

- Child dependants aged 18 years or older, as defined in section 14
- Child dependants under 18 years, as defined in section 14
- Adult dependants, as defined in section 14

3. The Main Rules and benefit rules

3.1.1. The Main Rules are the rules that are set out in this document. If you are a Vitality Health member and a qualifying Discovery Bank client with Vitality Money, these Main Rules also apply to you. These Main Rules apply to the Vitality Health portion of your benefits, and the Vitality Main Rules for Discovery Bank clients with Vitality Money apply to the Vitality Money portion of your benefits. If you are a Vitality PHP member, these rules also apply to you. If you are a Vitality Health member through Discovery Bank, these rules apply to you.

3.1.2. Benefit rules are the business practices as well as the terms, conditions, and, where applicable, the limits that you agree to if you choose to use any of the Vitality benefits.

4. Conditions of membership

4.1. You agree to the Main Rules

4.1.1. By taking up a Vitality Health membership, you accept that these rules and any changes that we may make to the rules from time to time apply to you and, where applicable, your beneficiaries.

4.1.2. You will be provided with 20 (twenty) business days prior notice of any changes. If you continue to use the Vitality benefits at the end of the notice period (the effective date of the changes), we will consider you to have accepted the changes.

4.2. You agree to the benefit rules

4.2.1. You have the choice whether to use the Vitality benefits. If you choose to use them, you are bound by the benefit rules and the business practices of the Vitality Health programme's partners.

4.2.2. You can view Vitality's Main Rules, rules for each benefit, benefit guides and catalogues on the [product rules page](#).

If you have any questions or need more information about your Vitality rules or benefits, please visit the [Discovery Vitality Help page](#) or use our Ask Discovery chatbot on [WhatsApp](#), in the Discovery app or on the [website](#).

Still haven't found what you're looking for?

Use Vitality 24/7 to chat to a live agent at any time of the day through Ask Discovery. Once in the chat function, type 'chat' to an agent to get real-time assistance.

Alternatively, call 0860 99 88 77 from Monday to Friday between 07:00 and 18:00.

4.3. Who qualifies as a main member

To be a main member of the Vitality Health programme, you must, following completion of the application process, make a monthly payment (or consent to a third party making the payment on your behalf) to Vitality for the programme. You must be one of the following, unless otherwise directed by Discovery Vitality:

- 4.3.1. A principal member of a qualifying medical scheme or alternatively, a principal member of a qualifying product administered by Discovery Health or its subsidiaries
- 4.3.2. A policyholder of a qualifying Discovery Life policy paying a prescribed minimum premium, as directed by Discovery Life
- 4.3.3. An employee of an employer who has taken out Discovery Life Group Risk cover, subject to a minimum proportion of the Group Risk Life Plan policyholders also being members of a medical scheme administered by Discovery Health
- 4.3.4. A primary accountholder of a qualifying Discovery Bank account that is in good standing, as directed by Discovery Bank.

You are only allowed to have one type of Vitality Health membership, regardless of whether You have taken out more than one of the above products.

4.4. Who qualifies to be on your Vitality Health membership

If you have dependants or beneficiaries on the following Discovery products or are added as a dependant on the following products, all the members linked to the product will reflect on your Vitality Health membership, subject to the applicable product rules:

- 4.4.1. Discovery Life Plan (excluding those covered under the Parent Severe Illness Benefit)
- 4.4.2. Applicable medical scheme plans administered by Discovery Health or its subsidiaries
- 4.4.3. Qualifying products administered by Discovery Health or its subsidiaries.
- 4.4.4. Through Discovery Life Group Risk, Vitality Health members may select which dependants they would like added to their Vitality Health memberships.

Please note the following:

- 4.4.5. Your monthly fee will be calculated based on the number of beneficiaries on your Vitality Health membership, where applicable.
- 4.4.6. Persons under the age of 18 years will not be added as beneficiaries for Vitality Active policies. A Vitality Active policy may only be taken up by persons over the age of 18 years.
- 4.4.7. Vitality Health membership through Discovery Bank is limited to the primary account holder only. Dependants or secondary account holders cannot be added to the membership and do not qualify for benefits.

4.5. Vitality is not a substitute for medical advice

Do not use any Vitality benefit or guidelines given by Vitality to diagnose or treat a health problem or disease without consulting a qualified healthcare professional. If you have any questions about a medical condition or treatment, please consult a healthcare professional before starting a new healthcare or exercise regimen.

4.6. Vitality is not responsible for loss or injury

- 4.6.1. Under no circumstances, including because of its negligent acts or omissions or those of its staff, servicers, agents, contractors, partners or other persons for whom in law it may be liable, will Vitality be liable for any loss, injury or damage of any nature which you, your beneficiaries or any third parties may sustain as a result of engagement in the Vitality Health programme. By agreeing to these rules, you, your beneficiaries and any third parties indemnify Vitality and Discovery accordingly.
- 4.6.2. Vitality cannot guarantee the availability, accessibility, accuracy, or proper functioning of the Vitality or Discovery application platform nor that it will function error-free. It is possible that submissions may not be successfully processed or executed because of errors or failures, whether caused by you, Vitality, Discovery, or other factors related to our partners or third-party providers. Vitality is not responsible for any unauthorised human or technical intervention, nor is it liable or otherwise responsible for any transaction that is not properly processed, executed, saved or transmitted, regardless of the cause of

the problem. No warranty is made that the functionality or services of Vitality's or Discovery's software will be uninterrupted or error-free. If there is any conflict between the applicable software and the rules relating to any benefit to which the software pertains, the rules governing such benefit shall prevail.

4.7. Applicable law

These Main Rules are to be interpreted in line with the applicable law of South Africa. If, for any reason, any portion of these Main Rules is inconsistent with the applicable law, such portions will be severable from the body and shall not jeopardise the acceptability of the remainder of the document.

Permission to process and disclose information and to communicate with you

When you engage with us, you trust us with personal information about yourself, your family, and, in some cases, your employees. We are committed to protecting your right to privacy. You can access [our privacy statement on our website](#).

This clause supplements the Group Privacy Statement by detailing how and why Discovery Vitality may share your personal information with third parties.

4.7.1. Sharing your information with Vitality partners

We may share your personal information with selected partners who participate in Vitality benefits available to you. The information shared will include only the necessary identifiers, including your name and membership ID, benefit activation status and, where applicable, primary partner selection, to facilitate the following:

4.7.1.1. Efficient activation of benefits: Streamline the process of activating benefits with our partners.

4.7.1.2. Special offers and information: Allow partners to send you exclusive offers and information to maximise the value of your benefits.

4.7.1.3. Promotional offers: Occasionally, the partners may offer promotions related to Vitality benefits, subject to your authorisation for them to market to you directly, in compliance with their regulatory obligations.

For a detailed list of partners and the information shared, please see the respective benefit guides.

You may object specifically to the above sharing activities at any time by contacting us and you will be opted out from the sharing activities concerned.

5. Fees

5.1. Monthly fee you pay to Vitality

The monthly fee will be calculated based on the number of beneficiaries on your Vitality Health membership, where applicable, in accordance with section 4.4.

For Vitality Health memberships taken up through Discovery Bank, the applicable membership fee will be collected on the collection day you selected when you activated your Vitality Active plan, and will be debited from your main account. For Credit Card or Suite clients, this will be the main credit card account, and for Transactional clients, it will be the main transactional account. If you change your Bank product, the account used for collection may change accordingly.

5.2. Extra charges for using benefits

There may be extra charges for using certain partners or benefits. The fees may be due to third parties or directly to Vitality and may include:

- 5.2.1. Activation fees
- 5.2.2. Monthly fees
- 5.2.3. Administration fees (for example, booking fees).

6. Rules for Immediate Access to the Vitality Health programme

6.1. Eligibility for Immediate Access

When you join the Vitality Health programme, specifically Vitality Premium, Vitality Active or Vitality Active through Discovery Bank, Vitality may grant you Immediate Access to benefits.

Immediate Access allows you to fully interact with your Vitality membership, including accessing your membership information in the Discovery app or on the website (www.discovery.co.za) and activating benefits, starting from the membership activation date.

We automatically grant you Immediate Access from your Vitality membership activation date.

If you as the main member have dependants and/or beneficiaries within the qualifying Vitality Health programme, we extend Immediate Access to them as well, if their membership activation dates are the same as yours.

6.2. Qualification criteria for Immediate Access

- 6.2.1. You qualify for Immediate Access if the Vitality membership activation date is set to the first day of the following month.
- 6.2.2. Alternatively, if you qualify for the Vitality Premium Holiday Special Offer and the membership activation date is set to no more than 90 days in the future, you qualify for Immediate Access. Please refer to the [terms and conditions](#) of the Vitality Premium Holiday Special Offer for further details.

- 6.2.3. Vitality membership activated through Discovery Bank will qualify for Immediate Access to benefits on the day of their activation, subject to the Discovery Bank account being active and in good standing.
- 6.2.4. Immediate Access is not available for any policy that has been backdated.

6.3. Cancelling your qualifying initiating policy

- 6.3.1. If you cancel your qualifying initiating policy, we will immediately end your Immediate Access to the Vitality Health programme and revoke all benefits in line with the benefit rules that apply.
- 6.3.2. In the event of a break in your Vitality Health Programme, refer to clause 10 of these Main Rules (Changing policies and having a break in membership).
- 6.3.3. For memberships taken up through Discovery Bank, closure of the qualifying Discovery Bank account or the account no longer being in good standing may result in the termination or suspension of Immediate Access and related benefits.

6.4. How Commencement date changes affects qualifying initiating policies and reinstatement

- 6.4.1. Should the commencement date of the qualifying initiating policy changes during the period of Immediate Access and falls within the Vitality Premium Holiday Special Offer period, your Immediate Access will continue to run.
- 6.4.2. If you change the commencement date of the qualifying initiating policy to a past date before your Immediate Access is activated, you will give up the remainder of your Immediate Access.
- 6.4.3. If the commencement date changes to a date after the end of the Vitality Premium Holiday Special Offer period, you will give up the balance of your Immediate Access. The rules of the Vitality Premium Holiday Special Offer will apply.

6.5. Effects of movement changes on a qualifying initiating policy

- 6.5.1. If a qualifying initiating policy shifts from being eligible to ineligible for Immediate Access to the Vitality Health programme, your access to membership benefits will be immediately revoked in line with the applicable benefit rules.
- 6.5.2. If a qualifying initiating policy shifts from being ineligible to eligible for Immediate Access, the Vitality Health programme becomes eligible for the Immediate Access period in line with the stipulated eligibility rules.

7. Vitality benefits

7.1. Who can use Vitality benefits

The Vitality benefits available to you are based on the Vitality programme you are a part of. Selected Vitality benefits are available to Vitality Health members and Vitality for PHP members. Qualifying Discovery Bank clients with Vitality Money can enjoy a range of Vitality benefits and rewards as set out in the Vitality Main Rules for Discovery Bank clients with Vitality Money.

7.2. When members can start using benefits

You can start using benefits from the activation date of your membership. This date is reflected on the welcome letter we send to members.

7.3. Transfer of rights to the benefits or points

You may not transfer membership rights or rights to benefits or points to another person. Members may not use Vitality Health membership as security for any debt.

7.4. Underutilisation rules

On some benefits, you might need to use a partner's facility a specified minimum number of times. If you don't meet these minimum utilisation rules, your rights to the benefits could be changed or terminated. See the benefit rules for more details.

7.5. Responsible use of benefits

- 7.5.1. The Vitality Health programme is designed to enhance your health and wellbeing and reward healthy habits. Should your actions be found to be inconsistent with the principles of the Vitality programme, including but not limited to fraud, dishonesty, abuse, misuse of benefits, and inappropriate behaviour, we reserve the right to implement corrective measures to uphold the integrity of the programme.
- 7.5.2. Excessive returns, refunds, or usage of benefits that are deemed to be disproportionate or inconsistent with the intended purpose or spirit of the programme or benefit may be considered as abuse of the programme.
- 7.5.3. To address the aforementioned issues, we may take one or more of the following actions:
 - a. adjust the usage limits of the benefit for the member in question
 - b. terminate a member's membership in line with clause 12
 - c. implement other appropriate measures as Vitality considers necessary
- 7.5.4. You are encouraged to report any of the behaviours listed above by contacting Discovery's fraud line, your identity will remain anonymous. You can contact Discovery's fraud line by calling 0800 004 500 or emailing discovery@tip-offs.com

7.6. Payments and set-off

- 7.6.1. Discovery Vitality will use its best endeavours to pay out rewards due to you according to the Vitality programme rules. However, if you fail to claim your reward within 12 months from the date it is due, it will expire. These rewards include but are not limited to cash backs, discounts, Discovery Miles, and/or vouchers. It is your responsibility to keep your payment information up to date.
- 7.6.2. You agree that if Discovery Vitality pays you any amount or issues any incentive to you (for example, rewards, HealthyCare partner loyalty points, Discovery Miles) to which you are not

entitled in terms of these Main Rules or any of Discovery Vitality's benefit rules, through an administrative error or any other error, you will have to pay back the money or value of the incentive to Discovery Vitality. This may include, but not be limited to, a reversal of loyalty points that have been erroneously allocated to you.

- 7.6.3. You agree that Discovery Vitality may set off any rewards allocated to you in error against any current or future rewards that you may be entitled to receive in terms of these Main Rules or any of Discovery Vitality's benefit rules, including cash backs, Discovery Miles or refunds for Vitality benefits you may be entitled to through your Vitality Money membership.
- 7.6.4. You agree that Discovery Vitality may set-off any amounts owed by you against any other Vitality benefits you may have. This includes but is not limited to cash backs, refunds, Discovery Miles allocations, credits, usages, allocations, and/or penalties due for Vitality benefits you may be entitled to through your Vitality membership. This set-off rule will apply regardless of whether your Vitality membership is in force or has ended. You will be notified when a set-off occurs and the reason for it. You may request that set-off not take place and offer alternative methods to settle the amounts owed by you.

7.7. Discovery Miles Account

- 7.7.1. As a Vitality Health member, you agree that we may allocate your rewards that you are entitled to through the Vitality Health and Vitality Money programmes to your Discovery Miles Account. We will let you know which rewards we will allocate to your Discovery Miles Account through the relevant benefit rules.
- 7.7.2. In this clause 'You' refers to the main member on the Vitality membership.
 - 7.7.2.1. You agree that each of your eligible dependants on the Vitality membership may nominate reward account details (bank details) (including their own bank account details) ("Dependant Account") should you fail to do so.
 - 7.7.2.2. You consent to your benefit accruing to any eligible dependant on your Vitality membership who is eligible to capture or update the Dependant Account.
 - 7.7.2.3. If you do not provide your reward account details, and any of your eligible dependants nominate a Dependant Account, then from the date on which such Dependant Account has been nominated, we may pay all cash back benefits that originally accrued to you to such a nominated account for the benefit of the eligible dependant. The Dependant Account shall remain as the nominated reward account on the Vitality membership until such time as you object and load your bank details. The benefits affected by this clause 7.7.2 include, without limitation:
 - 7.7.2.3.1. the HealthyDining benefit

7.7.2.3.2. the Team Vitality benefit; and

7.7.2.3.3. the HealthyBaby benefit, only where it relates to qualifying purchases made at Toys R Us stores.

7.7.2.4. You may object to the above by loading your own bank account details as the nominated rewards receiving account.

7.7.2.5. If you don't object to the above, you indemnify Discovery Vitality against any claims for loss or damage arising from the allocation of rewards to the Dependant Account.

7.8. No liability

Vitality may in certain instances act as a principal or as an agent for its partners in providing benefits. It is specifically recorded that should you have any claim based on your use of the benefits, any redress should be through direct contact with the partner concerned and Discovery Vitality assumes no liability.

8. Vitality Health points

8.1. When points are earned and when they count towards the total

You and your beneficiaries will earn points due to you as long as your membership is active. Your points will be reflected on the Vitality Points Tracker on the Discovery website as well as in the Discovery app.

8.2. Who may earn points

We award Vitality Health points for various activities. Some Vitality Health points are only awarded to certain beneficiaries.

For example, where applicable, child dependants younger than 18 may earn Vitality Health points only for children's activities that we have specified. We may change these specified children's activities at any time and we will give reasonable notice of such changes. In some specified child activities, parents may earn Vitality Health points for the family membership on behalf of the child.

In all other cases, one person may not earn points for another person. See section 7.3: "Transfer of rights to benefits or points".

If a child turns 18 years old during the policy period, the threshold will remain for the rest of the policy period and only increase on 1 January the following year.

For Vitality Active policies, only persons over the age of 18 years are eligible to earn Vitality Health points.

8.3. How many points members earn

The number of Vitality Health points you earn depends on factors such as:

8.3.1. The activity you are doing. For further rules and details regarding Vitality Health points, please see the [Summary of Points benefit guide](#).

8.3.2. Your health goals and risk factors. We may adjust the number of Vitality Health points you can earn for

each activity depending on how important the activity is to your health status.

8.4. Limits to the points you can earn

There are limits to how many Vitality Health points you can earn for activities and how many Vitality Health points you can earn in each year for certain groups, categories or activities.

8.4.1. Limits for activities

Many activities have limits. See the [Summary of Points benefit guide](#) for details.

8.4.2. Maximum points a year: fitness points

There are limits to how many Vitality Health points you can earn through fitness-related benefits. The most important limits are as follows:

- 8.4.2.1. There is a limit on fitness points. Members earn fitness points for using any of the fitness-related benefits. The yearly limit is currently 30,000 for each main member, spouse and dependant aged 18 years and older.
- 8.4.2.2. Vitality Health points will only be awarded for one fitness activity a day. If you complete two fitness activities in one day, then the higher Vitality Health points of the two will be awarded.

8.5. Impact on your status

Your Vitality Health points will only be valid in the calendar year you earn them. You will still carry over your Vitality Health status from one year to the next.

8.6. Claiming Vitality Health points

If you earn Vitality Health points in one year and claim them in another, you only have three months to claim your Vitality Health points. For example, if you earn the points on 1 December, you must claim them by 1 March. If you do not claim the Vitality Health points within this period, the Vitality Health points will not be awarded.

8.7. You may find out how many points you have

You can get an update of your Vitality Health points on any of the below options:

- 8.7.1. On the Vitality Points Tracker on www.discovery.co.za
- 8.7.2. In the Discovery app
- 8.7.3. By calling 0860 99 88 77

It may take up to four weeks for Vitality Health points to reflect on the above platforms.

9. Vitality Health status

9.1. Limitations

Some benefits depend on your Vitality Health status. If your Vitality Health status changes, the rules relating to the benefits may also change.

9.2. How Vitality Health status is worked out

9.2.1. Moving from one status to another

As a new member, you will commence your membership on a Blue Vitality Health status. The more Vitality Health points you earn, the higher the status you will reach. The different levels are Blue, Bronze, Silver, Gold and Diamond Vitality Health status. To move up a status, you will need to accumulate enough Vitality Health points to reach the relevant status threshold. See the [Summary of Points benefit guide](#) for details on how many points are needed for each status.

9.3. Vitality Health status is guaranteed for a set time only

Your Vitality Health status will remain in place from the time you earn the relevant Vitality Health status until the end of the following calendar year unless changes are made:

- 9.3.1. to your membership
- 9.3.2. to the make-up of your membership (see section 10 below)
- 9.3.3. to the point structure of the Vitality Health status levels.

Alternatively, you will lose your Vitality Health status if you do not earn enough Vitality Health points to maintain it (see the [Summary of Points benefit guide](#) for details).

For example, if you reach Gold status in 2026, you will stay on Gold for the whole of 2027, during which time you must earn enough points to keep Gold status for 2028. If you do not earn enough points to maintain Gold status, your Vitality Health status will change according to the number of points you may have earned.

10. Changing policies and having a break in membership

10.1. If your Vitality Health membership changes

As mentioned in section 9 above, any change to the structure of your Vitality Health membership may affect your Vitality Health status. Changes to your Vitality Health membership may occur if:

- 10.1.1. you add a spouse
- 10.1.2. you add a dependant
- 10.1.3. a child dependant becomes an adult dependant
- 10.1.4. a child dependant turns 18 years.
- 10.1.5. you remove a dependant
- 10.1.6. you change a dependant to a member, or a member to a dependant
- 10.1.7. you change a member to a spouse or adult dependant, or the other way around.

Your Vitality status might be affected in the following way:

- a. The Vitality Health status thresholds may fluctuate. The Vitality Health points needed to reach each Vitality Health status will change depending on whether, as the main member, you are an individual member or part of a membership with two or more adults.

- b. Overall Vitality Health points for the membership may fluctuate. For example, if there is a new dependant on the membership, the Vitality Health points they earn in the calendar year during which they joined the membership are added to the membership total. If a dependant leaves the membership, the Vitality Health points they earn during the calendar year are deducted from the total number of Vitality Health points earned by the membership. Any adjustment is made on the date that the membership is changed.

10.2. If you move to another Vitality Health membership

If you move to another Vitality Health membership without a break in membership of more than a month, one or both of the following may occur:

- 10.2.1. The Vitality Health points you earn during the calendar year in which you move are added to the membership total of the new membership. These Vitality Health points will be added to the new membership on the date that you join the new membership.
- 10.2.2. If you become the main member on the new Vitality Health membership, you will carry the Vitality Health status you earned on the previous Vitality Health membership to the new Vitality Health membership.

10.3. If you have a break in membership

A break in membership occurs when a person is not a member of Vitality for a period of time.

If you have a break in membership of more than one month, the number of Vitality Health points allocated to the new membership will be zero, regardless of whether the points were earned in the same calendar year.

If you have a break in membership of less than one month, the membership's Vitality Health status will remain the same as it was before the break, unless there was a change to the membership.

11. Changes to the rules

We may change these rules and the benefit rules from time to time. Generally, changes take effect from 1 January, although we occasionally implement changes to the rules during the calendar year. We will give you 20 (twenty) business days prior notice of any intended changes. If we are terminating a benefit altogether, we will provide you with 20 (twenty) business days' prior notice.

Any changes to these rules will be approved by the Vitality Executive Committee.

12. Ending the membership or benefits

12.1. When membership or benefits terminate

12.1.1. If you no longer qualify

We will terminate your membership if you no longer qualify for Vitality Health membership (see section 4.3: Who qualifies as a main member).

12.1.2. If we do not receive payment

Unless otherwise expressly stated (for example, campaigns), we reserve the right to terminate or suspend benefits

on your membership if you do not pay the full monthly fee to Vitality.

12.1.3. If we believe there is inappropriate or fraudulent use

We are entitled to immediately terminate any right or benefit you have in the Vitality Health programme if we believe that you or your beneficiaries are abusing the benefits or privileges of the programme and have acted in a dishonest and fraudulent manner when engaging in the Vitality Health programme.

Dishonest and fraudulent behaviour includes but is not limited to the following conduct:

12.1.3.1. Encouraging, assisting or advising another Vitality Health member to commit fraud or to act dishonestly in their engagement with the Vitality Health programme.

12.1.3.2. Impersonating another person or Vitality Health member, falsely stating or otherwise misrepresenting your affiliation with a person or Vitality Health member, or adopting a false identity if the purpose of doing so is to mislead, deceive, or defraud the Vitality Health programme.

12.1.4. Misrepresenting any behaviour required from you in terms of the Vitality Health programme. For example, but not limited to, pretending to do a gym workout by swiping your access device to enter your gym and exiting that gym without actually working out.

12.1.5. Engaging in any activity where you intentionally deceive or misrepresent any material facts relating to your use of the benefits of the Vitality Health programme with the knowledge that such deception could result in unauthorised benefit or payment, to which you would not otherwise be entitled. For example, but not limited to, any act of deception which results in you receiving any reward, cash back, or points which you would not have earned without deception.

12.1.4. If we believe there is undesirable behaviour

We reserve the right to suspend or terminate your Vitality membership or access to specified Vitality benefits if you engage in undesirable behaviour. This may include:

12.1.4.1. unbecoming conduct, or behaviour that violates the principles of respect, equality and inclusivity, including making disparaging remarks about Discovery Vitality, Discovery Group or its subsidiaries, or Discovery employees ("Discovery")

12.1.4.2. unbecoming conduct includes, but is not limited to, the following:

- engaging in any form of discrimination or harassment based on race, ethnicity, nationality, gender, sexual orientation, religion, affiliation to a specific group or any other constitutionally protected characteristic
- making racist, offensive, or derogatory remarks or gestures towards others, whether within the Discovery premises, at a Discovery event, or in any online community or platform associated with Discovery
- committing any act that incites hatred, hostility, bigotry or violence towards any individual or group
- disseminating false or damaging information about Discovery or its partners which could harm the company's reputation or business interests

- engaging in behaviour that disrupts the wellbeing, safety or comfort of our members, staff or representatives
- abusing the Discovery brand and benefit rules when engaging with our partners
- violating any applicable laws, rules or regulations.

We will give you written notice of termination. The effect of the termination notice is as follows:

- Any future applications for membership of Vitality products may be declined; and
- Dependants and beneficiaries who are affected by the termination/revocation of your membership will still have an opportunity to become Vitality members in their own capacity, subject to meeting the applicable requirements and any other rule.

12.1.5. For employees of a policyholder of a Discovery Life Plan

We will terminate your membership if your employer, as a policyholder of a Discovery Life Group Life Plan, fails to retain the required number of policyholders as members of a medical scheme administered by Discovery Health (see section 4.3: Who qualifies as a Vitality main member).

12.1.6. If the initiating membership ends

We will terminate your membership if you are no longer a Discovery Health or Discovery Life policyholder or qualifying Discovery Bank account holder or member of a product to which the Vitality Health membership is linked.

12.2. If your membership ends

Please note that if your membership is terminated for any reason:

12.2.1. your rights to benefits will end; and

12.2.2. we will not refund any fees paid for the Vitality Health programme or its benefits.

12.3. To cancel a membership

As the main member, you must inform Vitality of your intention to cancel your Vitality Health membership a full calendar month in advance. The notice period will commence from the first day of the month following the cancellation request.

13. Temporary suspension of benefits

Where the Vitality Review Committee grants you a temporary suspension of a Vitality benefit based on medical grounds, and no penalty is imposed, you cannot claim Vitality Health points for any other fitness-related activities for the duration of such suspension.

14. Definitions and interpretation

The following expressions have the following meanings:

activation fee	The amount a main member, spouse, adult dependant and child dependant aged 18 years or older must pay to start using a benefit.
adult dependants	To be an adult dependant, the person must: Criteria 1: 1.1 not qualify as a child dependant 1.2 be at least 21 years old 1.3 be wholly dependent on the main member for financial support 1.4 be related to the main member in one of the following ways: 1.4.1 by blood or marriage 1.4.2 through a legal process of adoption or fostering Criteria 2: 2.1 be the divorced spouse of a main member Criteria 3: 3.1 be the second spouse of a main member under a legally recognised customary union.
beneficiary/beneficiaries	Refers to the main member, spouse and any other dependant.
benefits	Refers to the benefits available to members through the Vitality Health programmes and our partners.
benefit rules	Refers to the business practices that you agree to if you choose to use any benefit.
child dependant (18 or older)	To be a child dependant aged 18 years or older, the person must: <ul style="list-style-type: none"> not be married be a biological child, a stepchild, or a legally adopted or fostered child of the main member be between 18 and 21 years old be a full-time student or not self-supporting.
child dependant (under 18 years)	To be a child dependant under 18 years, the person must: <ul style="list-style-type: none"> not be married be a biological child, a stepchild, or a legally adopted or fostered child of the main member be under 18 years old be a full-time student or not self-supporting

	(emancipated).
competent person	Any person who is legally competent to consent to any action or decision being taken for any matter concerning a child, for example a parent or legal guardian.
dependant	This refers to child dependants aged 18 years or older, child dependants below 18 years, and adult dependants.
Discovery	Refers to Discovery Limited (registration number 1999/007789/06), which is the holding company of the Discovery Group of companies and its subsidiaries.
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 Health	Discovery Health (Pty) Limited (registration number 1997/13480/07), a company duly registered and incorporated according to the company laws of South Africa, administrator of medical schemes and an authorised financial services provider.
Discovery Life	Discovery Life Limited (registration number 1966/003901/06), a registered long-term insurer and an authorised financial services and registered credit provider, NCR registration number NCRCP3555.
Discovery Miles Account	The rewards bank account that you hold with Discovery Bank as a Vitality Money member, to which your Vitality incentives/rewards are allocated.
Discovery Vitality	Discovery Vitality (Pty) Ltd (registration number 1999/007736/07), a company duly registered and incorporated in accordance with the company laws of the Republic of South Africa, being the administrator of the Discovery Vitality Health programme. "Vitality" has a corresponding meaning.
Immediate Access	Refers to the practice granted to a new member joining the Vitality Health programme (Vitality Premium or Vitality Active), where they have Immediate Access to the programme. They can also activate benefits and earn rewards which are dependent on the eligibility rules set out in paragraphs 6.1 and 6.2 of the Immediate Access Rules.

Immediate Access Rules	Refers to the rules set out in clause 6 of this Main Rules document.
main member	The person contracting with Vitality, who pays a monthly fee to Vitality and is bound by these rules.
Main Rules	Refers to the rules that are set out in this document.
member	A member may be a main member or a beneficiary, depending on the context.
membership activation date	The date when a benefit becomes available to a member.
monthly fee	The monthly membership fee that the main member must pay Vitality to enjoy rights of membership on the Vitality Health or Vitality Active programme.
partner/ Vitality Health programme partner	Any association or entity which Vitality has contracted with to provide benefits to Vitality Health members, as may change from time to time.
personal information	Refers to “personal information” as defined in the Protection of Personal Information Act 4 of 2013.
PHP / PHP Programme	Personal Health Pathways (‘PHP’) Programme (‘PHP Programme’) is a programme that is designed to help those whose health status falls within one of several defined groups to better understand, navigate, maintain and/or improve their long-term health by completing a series of personalised and beneficial health, exercise and lifestyle actions. If you join and actively participate in the PHP Programme you will be rewarded for completing the actions recommended in the programme.
points	The points awarded to a member for doing certain healthy activities which entitle the member to certain rewards.
process information	Refers to “processing” as defined in the Protection of Personal Information Act 4 of 2013.
spouse	A spouse in these rules is the person to whom the main member is married or with whom the main member is in a union recognised by law or custom.
status threshold	The minimum points a membership must earn before moving to a particular Vitality Health status.
Vitality for PHP Programme	Refers to a curated Vitality plan applicable to qualifying members which is created to enable the objectives of the PHP Programme.
Vitality Main Rules for Discovery Bank clients	Refers to Discovery Vitality’s Main Rules which apply to Vitality Money members for certain specified benefits that are administered by

with Vitality Money	Discovery Vitality.
Vitality Health programme	The Vitality Health programme managed and administered by Discovery Vitality, which aims to incentivise Vitality Health members to improve their quality of life and reduce their long-term medical costs. The Vitality Health programme rewards Vitality Health members for looking after their health by giving them access to a range of benefits.
Vitality Health members	The members of the Vitality Health programme including but not limited to Vitality Premium, Vitality Purple and Vitality Active members and any other cohort of members by any other iteration as determined by Discovery Vitality from time to time.
Vitality Money programme	The Vitality Money programme, managed and administered by Discovery Bank and Discovery Vitality, aims to encourage and reward clients to become financially healthier. Vitality Money is available to accountholders with a
	Discovery Transactional Account, Discovery Card Account or Discovery full banking suite.
Vitality Money members	The members of the Vitality Money programme.
Vitality review	A process in which a Vitality Health member applies to the Vitality Review Committee to temporarily suspend certain utilisation rules and penalties.
Vitality Health status	The status level on the Vitality Health programme that a member can achieve due to the number of Vitality Health points they may have earned.
Vitality Money status	The status level that a Vitality Money member can achieve as a result of the number of Vitality Money points they have earned, as determined by the rules of the Vitality Money programme.

You are advised to obtain your own tax advice regarding any benefit you may receive in terms of these rules. Discovery or Discovery Vitality will not be responsible for any tax consequences that may arise.

As a Vitality for PHP Member, the following exclusions in these Main Rules apply to you (until such time that you upgrade to a qualifying Vitality plan):

Clause 5.1 of these Main Rules.

Last updated: 22 May 2026