

DISCOVERY BANK RWC #SPENDTREND COMPETITION TERMS AND CONDITIONS

These terms and conditions apply to the RWC #SpendTrend competition taking place from 9 to 15 November 2023. Discovery Bank will give away a travel voucher worth R10,000 to one winner.

The competition is open to anyone who meets the eligibility criteria below. Qualifying participants earn one entry for each reply on X that includes an answer to the question and the hashtag #DiscoveryBestBank in reply to one of @Discovery_SA's three #SpendTrend competition posts on X from 9 to 15 November 2023. The competition will end at 23:59 (South African Standard Time) on Wednesday, 15 November 2023.

By taking part in this competition, you agree to and accept these terms and conditions. This competition can end at the promoter's discretion.

The competition and **who qualifies**

- 1| The promoter is Discovery Bank Ltd ('Discovery Bank'), 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| This competition is open to people living in South Africa who are 18 years or older.
- 4| The competition starts when the first post is published on 9 November 2023 and ends at 23:59 (South African Standard Time) on 15 November 2023.
- 5| All information relating to this competition and any information we publish on any promotional material forms part of the terms and conditions.

Qualifying for this competition

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

- 9| To have a valid competition entry, the participant needs to post a reply on X according to the qualifying requirements to earn a spot in the draw. The response post must include the following:
9.1.1. An answer to the #SpendTrend question asked in the post caption.

9.1.2. The hashtag #DiscoveryBestBank.

- 10| There is no limit to the number of competition entries over the competition period.
- 11| For Discovery Bank to see participants' content, the posts need to be visible to a public audience.
- 12| From the qualifying entries, we will select one participant as a winner through a lucky draw.
- 13| Winners will be selected by means of an electronic draw, conducted by the promoter's agent by 20 November 2023.
- 14| The winner will be contacted by 24 November 2023.
- 15| The winner must give us some of their personal information so we can provide them with their prize. For example their ID number and contact details. By entering this competition, you therefore agree and consent to the processing of your personal information by the promoter for this purpose.
- 16| If a winner does not respond to a direct message on X within 24 hours for any reason including suspension of the social media account by the social media platform provider, they forfeit the prize, and we will select a new winner.
- 17| By accepting the prize, the winner voluntarily assumes all risks and dangers related to it.
- 18| The prize cannot be exchanged for a different prize.

Prizes

- 19| The prize will consist of a travel voucher worth R10,000, provided in the form of a Vitality Travel Rand Voucher.
- 20| The prize will be delivered to the winner within 15 business days after the winner has been contacted.
- 21| The Travel Rand Voucher can be used across multiple bookings (the balance remaining after each booking is kept for the next booking until the expiry of the voucher).
- 22| Bookings must be made directly with TravellIT/Tourvest.
- 23| Vitality Travel flight, holiday accommodation and car hire discounts and Discovery Miles cannot be used in conjunction with the Vitality Travel Rand Voucher.
- 24| The voucher will be valid for 36 months from the date of allocation.
- 25| Bookings made are subject to availability of, for example, flights, accommodation and car hire.
- 26| Bookings cannot be made in conjunction with other sales offers, special deals or during blackout periods.
- 27| The prize cannot be resold or exchanged for cash.
- 28| Redemption of the Travel Rand Voucher will be the responsibility of the winner and is subject to supplier availability at the time of booking.
- 29| Upon acceptance of the prize, the winner accepts TravellIT/Tourvest's Travel Rand Voucher **terms and conditions**.
- 30| The winner must give us any details we need for the allocation of the prize by 30 November 2023.
- 31| Failure of the winner to provide these details by 30 November 2023 will result in a redraw.
- 32| By accepting the prize, the winner voluntarily assumes all risks and dangers related to it.
- 33| We do not make any representations or give any guarantees that:
 - 33.1.1 Your entry or participation in the competition will result in you winning a prize; and
 - 33.1.2 A prize, or any aspect thereof, will meet your requirements, preferences or expectations.

- 34| Where you choose to include a companion in your travel arrangements:
- 34.1.1 These terms and conditions will apply *mutatis mutandis* to your companion and you undertake to make them aware thereof, it being recorded that these terms and conditions will apply to your companion irrespective of whether you made them aware of it;
 - 34.1.2 You assume full responsibility for them; and
 - 34.1.3 Where a companion is a minor, you will ensure that they are at all times accompanied by you or an adult appointed by you.

Additional terms and conditions

- 35| [Vitality main rules](#), [Discovery Bank account terms and conditions](#) and [Vitality Money main rules](#) apply.
- 36| The competition will end at the promoter's discretion with prior notice to all participants.
- 37| If required by legislation or for other legal reasons, the promoter reserves the right to cancel this competition at once and without notice. If this happens, all participants agree to lose any rights that they may have in terms of this competition. Participants accept that they will have no recourse against the promoter or the promoter's agents to the extent permitted by law.
- 38| The promoter is not legally responsible for any misrepresentation caused due to an unintentional copy error, typing error or omission that may occur in any promotional material.
- 39| The decision about the winner is made at the discretion of the promoter. This decision made by the promoter is final and no further correspondence will be entered into in this regard.
- 40| Any violation or attempt to violate any of these rules will result in immediate disqualification.
- 41| Participants need to get their own tax advice about any benefit they may get in terms of these rules. The promoter are not responsible for any tax consequences.
- 42| We reserve the right to cancel the prize immediately if we discover that the participant has committed fraud or miscommunicated any information.
- 43| Participants in this competition understand and agree that to participate in the competition, the promoter must collect and use participants' personal information. This promotion falls under the terms of our [privacy policy](#).
- 44| For more information on Vitality Travel rewards, visit the [Vitality Product Rules page](#).
- 45| If you have any further questions about our products, please contact your financial adviser. To speak to a **Discovery Banker**, please call **0800 07 96 97**.