

SUMMER WITH A

These terms and conditions apply to the **Win a makeover for your poolside, patio, garden or balcony consisting of curated outdoor décor with our unique Vitality Travel summer designs** taking place from 4 December 2023 and will end on 25 January 2024. The applicable social media post and these terms and conditions will provide details in respect of this competition.

The competition is open to anyone who meets the eligibility criteria below. Qualifying participants earn one entry for each reply on the competition's post on:

1. @Discovery_SA on Facebook or X channels
2. @DiscoveryVitality on Facebook, X or @vitalitysa_ on Instagram

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

The competition **and who qualifies**

- 1| One lucky draw winner who takes part in the competition will win a curated poolside, patio, balcony or garden makeover consisting of outdoor décor with the unique and exclusive Vitality Travel summer 2023 designs valued at R50,000 to (fifty thousand rands).
- 2| The promoters are Discovery Bank Ltd and Discovery Vitality (Pty) Ltd also referred to as 'promoter', 'us', 'we', and 'our'.
- 3| The 'participant' is the qualifying client who has chosen to take part in the competition.
- 4| All information relating to this competition and any information we publish on any competition material forms part of the terms and conditions.



- 5| The competition starts when the first social media post is published on 4 December 2023 and ends at 23:59 (South African Standard Time) on 25 January 2023.

Qualifying for this **competition**

- 6| The competition is open to all active Facebook, X and Twitter users who meet the qualifying criteria.
- 7| This competition is open to Discovery Bank clients and full Vitality Health members with a qualifying Discovery Bank product, in South Africa, who are 18 years or older and are:
- 7.1. A Discovery Bank primary account holder or secondary cardholder with any of the below products:
- A Discovery Bank Transaction Account with pay-as-you-transact fees.
 - A Discovery Bank Transaction Account with bundled fees.
 - A Discovery Bank Credit Card Account.
 - A Discovery Bank Suite.
 - A Discovery Account (applicable to Vitality Health members only),
 - have an active Vitality Money status.
 - And Your account must be kept in good standing as defined [here](#).
- 8| Clients with Discovery Bank savings products only must upgrade to a Discovery Bank transaction or credit card account to qualify for the competition. Credit approval is subject to income verification and creditworthiness.
- 9| 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 to qualify for the competition.
- 10| 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 competition.
- 11| By entering this competition, social media users agree to have their posts shared on Discovery and Vitality's social media accounts. 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

- 12| To have a valid competition entry, the participant needs to post a reply on the Discovery SA and Vitality SA's social media posts according to the qualifying requirements to earn a spot in the draw. The response post must include the following:
- 11.1 An answer to the question asked in the post caption.
 - 11.2 The hashtag #Vitality Travel and #DiscoveryBestBank.



- 13|** There is no limit to the number of competition entries over the competition period.
- 14|** For Discovery Bank to see participants' content, the posts need to be visible to a public audience.
- 15|** From the qualifying entries, we will select one participant as a winner through a lucky draw.
- 16|** The winner will be selected by means of an electronic draw on 30 January 2024.
- 17|** The winner will be contacted by on 31 January 2024 by direct message on social media, telephone call or email.
- 18|** 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. Please see clause x
- 19|** If a winner does not respond to a direct message on the participating social media platforms 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.
- 20|** By accepting the prize, the winner voluntarily assumes all risks and dangers related to it.
- 21|** The prize cannot be exchanged for a different prize. The prize is non-transferable and cannot be exchanged for cash.

How the **competition** works

- 22|** The prize will consist of a curated pool, garden or balcony makeover consisting of Vitality Travel outdoor décor valued at R50,000.
- 23|** The Vitality Travel designer will curate the décor items for the makeover according to the winner's existing poolside, garden or balcony. The winner has the option to meet with the designer virtually to assess the space, share photos and measurements of the space or anything else that is required for the purposes of assembling the Vitality Travel décor. It will take approximately 30 (thirty) days for the Vitaity Travel décor to be produced.
- 24|** By accepting the prize, the winner voluntarily assumes all risks and dangers related to it.
- 25|** We do not make any representations or give any guarantees that:
 - 24.1 Your entry or participation in the competition will result in you winning a prize; and
 - 24.2 A prize, or any aspect thereof, will meet your requirements, preferences or expectations.



Additional terms and conditions

- 26|** [Discovery Bank account terms and conditions](#) and [Vitality Money main rules terms and conditions](#) apply.
- 27|** The promoters reserve the right to cancel or change the 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.
- 28|** If required by legislation or for other legal reasons, the promoters reserve 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 promoters or the promoters' agents to the extent permitted by law. We further reserve the right to cancel this competition at once and without notice if the competition is held to be or becomes unlawful.
- 29|** The promoters are not legally responsible for any misrepresentation caused by an unintentional copy error, typing error or omission that may occur in any competition material.
- 30|** Any violation or attempt to violate any of these rules will result in immediate disqualification.
- 31|** 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.
- 32|** When you engage with Discovery, you are entrusting us with your personal information. We are committed to protecting your right to privacy and keeping your information safe. Our Privacy Statement tells you how we collect, use and share your personal information, including personal information about your spouse, employees, dependants, beneficiaries and life assureds, where applicable. Furthermore, this competition falls under the terms of the [privacy statement](#) and is done in accordance with the provisions of the Protection of Personal Information Act 4 of 2013 (**POPIA**).
- 33|** In instances where we establish that the participant commits fraud or miscommunicates any information, we reserve the right to cancel the prize with immediate effect, subject to the fraudulent conduct or miscommunication.
- 34|** For more information on [Vitality Money Main rules](#) , and [Discovery Bank](#) visit the [Vitality Product Rules page](#).

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