

Terms and conditions

Win with Vitality Travel and United Airlines

1 November 2024 – 31 January 2025

These terms and conditions apply to the [United Airlines competition](#), taking place from 1 November 2024 to 31 January 2025. One lucky winner stands a chance to win two return tickets to New York and 100,000 Discovery Miles to spend through Vitality Travel.

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

The competition **and who qualifies**

1. The promoters are Discovery Bank Ltd, Discovery Vitality (Pty) Ltd and United Airlines, also referred to as 'promoter', 'us', 'we' and 'our'.
2. The 'participant' is the qualifying client who has chosen to take part in the competition, also referred to as 'you' and 'your'.
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 1 November 2024 and ends on 31 January 2025 at 23:59.

Qualifying for this **competition**

5. This competition is open to all South Africans, who are 18 years or older and are:
 - 5.1. A Discovery Bank primary accountholder or secondary cardholder with any of the products listed below:
 - a. A Discovery Bank Transaction Account with pay--as--you--transact fees
 - b. A Discovery Bank Transaction Account with bundled fees
 - c. A Discovery Bank Credit Card Account
 - d. A Discovery Bank Suite
 - e. A Discovery Account (applicable to Vitality Health members only)You must have an active Vitality Money status.
6. If you are a client with only a Discovery Bank savings product, you must upgrade to a Discovery Bank transaction or credit card account to qualify for the competition. Credit approval depends on income verification and creditworthiness.
7. If you have the previous Discovery Card product, which is now administered by Discovery Bank, you must switch your previous Discovery Card to a new Discovery Bank credit card product and activate Vitality Money to qualify for the competition.
8. This competition is not open to:
 - 8.1. Directors, members, partners, agents, employees or consultants of the Discovery Group of companies, the Promoters or any supplier of goods or services in connection with the competition
 - 8.2. The spouse, life partner, business partner or associate, or the natural or adopted parent, child or sibling of any of the persons specified in 8.1 above.

How the **competition** works

9. One qualifying participant will stand the chance to win.
10. For this competition, you can enter in one of the following ways:
 - 10.1. Tag a friend and comment on the relevant Discovery South Africa or Discovery Vitality social media Facebook or X posts relating to this competition (one entry)
 - 10.2. Share the relevant Discovery South Africa or Discovery Vitality social media competition post on Facebook or X platforms relating to this competition (one entry)
 - 10.3. Book a United Airlines ticket through the Vitality Travel platform for ten bonus entries)
11. To have a valid competition entry, the participant must:
 - 11.1. Have a qualifying monthly spend of at least R2,500; and
 - 11.2. Sign up to the United Airlines Mileage Plus program
12. Entries received after the competition closes will not be valid, regardless of the reason for the late entry.
13. From the qualifying entries, one randomly selected client will win the prize and we will contact them.

The **prize**

14. The prize includes two economy class return tickets to New York with United Airlines flying out from O R Tambo International Airport or Cape Town International Airport AND 100,00 Discovery Miles to spend through the Vitality Travel platform.
15. If you win, you must book the tickets and complete your travel within one year from 1 February 2025.
16. Flights will depend on availability at the time of booking and must be booked in K class.
17. The minimum stay in the United States of America is six days and you must complete your travel by 31 January 2026.
18. Once you redeem the tickets, they are nonrefundable,- and we will not allow any name changes.
19. The prize is for the personal use of the winner and guests only, is non-transferable and cannot be resold or exchanged for cash.
20. By accepting the prize, the winner voluntarily assumes all risks and dangers related to it.
21. We do not make any representations or give any guarantees that:
 - 22.1 Your entry or participation in the competition will result in you winning a prize
 - 22.2 A prize, or any aspect of it, will meet your requirements, preferences or expectations
 - 22.3 A prize, or any aspect of it, will be satisfactory, punctual, free from defects, safe, reliable or fit for any particular purpose.
22. Regarding your companions in your travel arrangements:
 - 23.1 These terms and conditions will apply mutatis mutandis to your companions. You undertake to make them aware of this. It is recorded that these terms and conditions will apply to your companion whether you made them aware of it or not.
 - 23.2 You assume full responsibility for them.
23. If you are the winner of this competition, we may request written consent to publish your name, video or photos of you or all of these in any media to promote and advertise any of our brands, goods or services without paying you fees or royalties. You will still get the prize if you choose not to take part in the publicity.

(Mutatis mutandis means: All necessary changes having been made or with the necessary changes!)

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

Additional terms and conditions

24. [Discovery Bank account terms and conditions](#) and [Vitality Money main rules](#) terms and conditions apply.
25. The promoters reserve the right to cancel or change the competition rules subject to notice ahead of time. If this happens, you as a participant will lose and abandon any rights you may have against the promoters, our affiliates and associated companies to the extent permitted by law.
26. Your Discovery Bank account must be in good standing ([as defined here](#)) for you to participate in the competition.
27. If required by legislation or for other legal reasons, we the promoters reserve the right to cancel this competition at once and without notice. If this happens, you agree to lose any rights that you may have in terms of this competition. You accept that you will have no recourse against us or our agents to the extent permitted by law. We further reserve the right to cancel this promotion at once and without notice if the promotion is held to be or becomes unlawful.
28. We are not legally responsible for any misrepresentation caused by an unintentional copy error, typing error or omission that may occur in any promotional material.
29. If you break or try to break any of these rules, we will immediately disqualify you.
30. You need to get your own tax advice about any benefit you may get in terms of these rules. We are not responsible for any tax consequences.
31. As a participant, you understand and agree that to take part in the competition, we must collect and use personal information about you, including transaction data. This promotion falls under the terms of the [Discovery privacy statement](#) and is done in accordance with the provisions of the Protection of Personal Information Act 4 of 2013. 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.
32. 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, depending on the fraudulent conduct or miscommunication.
33. For more information on Vitality Travel rewards, visit the [Vitality Product Rules page](#).
34. Vitality Main Rules, Discovery Miles and [United Airlines Mileage Plus program](#) terms and conditions apply.

October 2024