

**These terms and conditions apply to the Vitality Premium Holiday Special Offer, which gives new members joining Vitality Premium or Vitality Active up to 3 months' free Vitality with immediate access to the Vitality programme. This offer is exclusive to qualifying members of Discovery Health and schemes administered by Discovery Health (Pty) Ltd who joined or will join Vitality during the offer period which runs from 1 November 2024 to 31 December 2025.**

### **Terms and conditions for the Vitality Premium Holiday Special Offer in conjunction with immediate access**

1. The promoter is Discovery Vitality (Pty) Ltd (Discovery Vitality), also referred to as **'us', 'we'** and **'our'**.
2. The Vitality Premium Holiday Special Offer campaign will commence on 1 November 2024 and end on 31 December 2025 (the **offer period**).
3. New members joining Vitality Premium or Vitality Active get up to 3 months' free Vitality with immediate access to Vitality (the **campaign period**).
4. These terms and conditions should be read in conjunction with the Immediate Access Rules located in the [Vitality Main Rules](#).
5. The promotion is open to any person who is 18 years or older and a member of a qualifying medical scheme administered by Discovery Health that qualifies for Vitality Premium or Vitality Active. This member will be referred to in this document as **'you', 'your'** and **'the member'**.

### **Eligibility**

6. During the offer period, you will immediately get to enjoy the benefits of the Vitality programme and this will extend to the next 2 (two) months. During the campaign period, you will not have to pay membership fees if you meet the following criteria:
  - You are a member of Discovery Health or a qualifying medical scheme administered by Discovery Health.
  - You join Vitality Premium or Vitality Active with a policy activation date any time from 1 November 2024 to 31 December 2025.

- You activate Vitality successfully across the applicable Vitality activation channel.
  - The date of commencement on the initiating Discovery Health policy is not greater than 90 days in the future and we are able to automatically grant you immediate access to Vitality.
  - You upgrade to Vitality Premium or Vitality Active from Bankmed Balance, GlencoreFIT, the Vitality Health Tracker or Vitality Active Rewards for Doctors, provided that you did not cancel a Vitality Premium or Vitality membership within the last 12 months.
  - You are a spouse or adult dependant and choose to take up your own Vitality policy, meaning you become the main member. The eligibility clauses outlined in this document will apply to you.
  - You cancel a Vitality membership linked to another initiating product and join Vitality Premium or Vitality Active through Discovery Health within 12 months.
  - You are not participating in any other Vitality special or corporate offers.
7. After the campaign period, you will start paying your membership fees.
  8. You qualify for this Vitality Premium Holiday Special Offer if you are a new Discovery Vitality member. This means you are not currently on Vitality.
  9. If you activate Vitality Premium or Vitality Active on the Vitality Premium Holiday Special Offer and this either expires or is cancelled, your future Vitality membership will not have the Vitality Premium Holiday Special Offer applied to it.
  10. The Vitality Premium Holiday Special Offer is available through qualifying inhouse schemes administered by Discovery Health that have the Vitality Premium or Vitality Active option.

**Note:** If you want to cancel your Vitality membership before the end of the campaign period, you must inform Vitality of your intention to cancel your membership. You can request a cancellation by calling us on 011 529 7504.

11. **As a Discovery member you will not qualify** for the Vitality Premium Holiday Special Offer if you:
  - Do not have a Vitality Premium or Vitality Active membership but join other Vitality products such as Bankmed Balance, Vitality Health Tracker or Vitality Active Rewards for Doctors within the offer period
  - Enjoyed the offer as the main member on a Vitality Premium or Vitality Active

membership and cancelled Vitality within the last 12 months

- Downgrade from Vitality Premium to Vitality Active
- Upgrade from Vitality Active to Vitality Premium
- Transfer your Vitality Premium or Vitality Active membership from the Discovery Health Medical Scheme to another initiating product
- Reinstate your Vitality membership within 30 days, with no break in membership.

12. **As a Discovery member you will not qualify** for immediate access if:
- The effective start date of the initiating Discovery Health policy and Vitality policy changes to a date in the past, before the immediate access start date.
  - The start date of the initiating Discovery Health policy and Vitality policy changes to a date after the campaign period.

## General

13. The Vitality Premium Holiday Special Offer is non-transferable and cannot be exchanged for cash or anything else. Extensions beyond the campaign period and the offer period are not permitted.
14. Discovery Vitality is not responsible for any misrepresentation caused by an unintentional copy error, typing error or an error by omission that may occur on any of our promotional material.
15. We as Discovery Vitality reserve the right to change or cancel the Vitality Premium Holiday Special Offer if we think it is necessary. We will give notice if doing so.
16. If we alter or cancel this Vitality Premium Holiday Special Offer, you will give up any rights or claims you may have against us, our affiliates or associated companies, arising from such change or cancellation. We will notify you before cancelling or altering this Vitality Premium Holiday Special Offer. Without limiting any other legal remedies available to us.
17. We also reserve the right to immediately disqualify you and cancel your Vitality membership if you break or try to break any of these rules and the Vitality Main rules.
18. If required by law, we reserve the right to end this offer immediately and give notice of this. If we do end this Vitality Premium Holiday Special Offer, you agree to give up any rights you may have in terms of this offer and acknowledge that you will not have any recourse against us or our agents. We also reserve the right

to end this offer if it is held to be, or becomes, unlawful.

19. You need to get your own tax advice about any benefit you may get in terms of these rules. Discovery Vitality will not be responsible for any tax consequences related to your taking part in this offer.
20. By participating in this Vitality Premium Holiday Special Offer, you agree to follow these rules. You also agree to the Vitality Premium Holiday Special Offer terms referred to in this document and all relevant terms, conditions and limits relating to your Vitality benefits that apply. You also agree to be bound by the Vitality Main Rules or Vitality Money Rules, whichever applies.
21. You understand and agree that we may collect and use personal information about you. This Vitality Premium Holiday Special Offer is dependent on our [privacy statement](#) that adheres to the provisions of the Protection of Personal Information Act 4 of 2013. You may write to us at [privacy@discovery.co.za](mailto:privacy@discovery.co.za) should you have any questions or concerns regarding how we will use your personal information.
22. In instances where we establish that you commit fraud or miscommunicate any information, we reserve the right to cancel this Vitality Premium Holiday Special Offer with immediate effect. Any referral reward, dependent on that fraudulent conduct or miscommunication, will not be payable.
23. If there is a conflict between these Vitality Premium Holiday Special Offer rules and the Vitality Main Rules, the Vitality Main Rules will always apply.

Last updated: November 2024